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DEPARTMENT

OF THE

NORTH CAROLINA CORPORATION COMMISSION

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Chairman.

WILLIAM T. LEE,  
Commissioner.

GEORGE P. FELL,  
Commissioner.

A. J. MAXWELL, Clerk.

S. A. HUBBARD, Bank Examiner.

JOHN G. NICHOLS, Assistant Bank Examiner.

H. L. NEWBOLD, Assistant Bank Examiner.

REPORTS

OF THE CONDITION  
OF THE

State, Private and Savings Banks

AT THE CLOSE OF  
BUSINESS ON

JUNE 30, 1916

AS APPEARS FROM THE REPORTS FILED IN THE  
OFFICE OF THE COMMISSION

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**DEPARTMENT**

**OF THE**

**NORTH CAROLINA CORPORATION COMMISSION** 7 9

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Chairman.

**WILLIAM T. LEE,**  
Commissioner.

**GEORGE P. PELL,**  
Commissioner.

**A. J. MAXWELL, Clerk.**

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**S. A. HUBBARD, Bank Examiner.**

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# STATE, PRIVATE AND SAVINGS BANKS.

## PAGE TRUST COMPANY, ABERDEEN.

J. R. PAGE, President.

FRANK PAGE, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$512,044.92	Capital stock.....	\$ 100,000.00
Overdrafts.....	6,050.00	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,028.61
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	11,862.60	Deposits subject to check.....	313,581.02
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	58,789.31
Due from banks and bankers.....	35,931.41	Savings deposits.....	75,772.67
Cash items.....	2,521.99	Due to banks and bankers.....	
Gold coin.....	1,250.00	Cashier's checks outstanding.....	1,112.16
Silver coin, including all minor coin currency.....	2,977.85		
National bank notes and other U. S. notes.....	7,645.00		
Total.....	580,283.77	Total.....	580,283.77

## BANK OF AHOSKIE, AHOSKIE.

C. C. HOGGARD, President.

W. L. CURTIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$114,824.67	Capital stock.....	\$ 18,150.00
Overdrafts.....	306.96	Surplus fund.....	18,150.00
United States bonds.....		Undivided profits.....	2,061.88
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	20.00	Bills payable.....	
Banking house, furniture and fixtures.....	3,413.31	Deposits subject to check.....	45,940.19
All other real estate owned.....	167.50	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	42,752.39
Due from banks and bankers.....	21,060.97	Savings deposits.....	16,559.39
Cash items.....	432.83	Due to banks and bankers.....	
Gold coin.....	602.00	Cashier's checks outstanding.....	2,355.52
Silver coin, including all minor coin currency.....	687.32	Certified checks.....	52.19
National bank notes and other U. S. notes.....	3,506.00		
Total.....	146,021.56	Total.....	146,021.56

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## FARMERS ATLANTIC BANK, AHOSSKIE.

DR. C. G. POWELL, President.

D. P. BOYETTE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 80,467.59	Capital stock.....	\$ 12,000.00
Overdrafts.....	112.64	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,759.24
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,100.52	Deposits subject to check.....	35,828.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	24,002.27
Due from banks and bankers.....	5,386.89	Savings deposits.....	6,288.50
Cash items.....	686.14	Due to banks and bankers.....	
Gold coin.....	376.00	Cashier's checks outstanding.....	109.32
Silver coin, including all minor coin currency.....	429.62	Certified checks.....	7.35
National bank notes and other U. S. notes.....	1,436.00		
Total.....	90,995.40	Total.....	90,995.40

## STANLY COUNTY LOAN AND TRUST COMPANY, ALBEMARLE.

A. C. HEATH, President.

A. P. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$187,931.38	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,668.60	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	2,660.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	18,300.00	Deposits subject to check.....	130,453.68
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	108,239.82
Due from banks and bankers.....	62,411.64	Savings deposits.....	9,418.54
Cash items.....	2,029.56	Due to banks and bankers.....	
Gold coin.....	1,002.50	Cashier's checks outstanding.....	221.58
Silver coin, including all minor coin currency.....	2,047.35	Certified checks.....	187.70
National bank notes and other U. S. notes.....	10,791.00		
Total.....	286,182.03	Total.....	286,182.03

## MERCHANTS AND MANUFACTURERS BANK, ANDREWS.

W. P. WALKER, President.

J. W. WALKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$108,761.35	Capital stock.....	\$ 10,000.00
Overdrafts.....	15.69	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	2,061.90
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Deposits subject to check.....	64,955.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	4,976.01	Time certificates of deposit.....	97,589.50
Due from banks and bankers.....	55,480.69	Savings deposits.....	
Cash items.....	3,287.37	Due to banks and bankers.....	
Gold coin.....	700.00	Cashier's checks outstanding.....	684.78
Silver coin, including all minor coin currency.....	950.31	Certified checks.....	1,312.06
National bank notes and other U. S. notes.....	6,890.00	Accrued interest due depositors.....	1,458.00
Total.....	183,061.42	Total.....	183,061.42

## BANK OF ANSON, ANSONVILLE.

L. L. LITTLE, President.

M. R. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 16,670.91	Capital stock.....	\$ 10,600.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	920.51
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,825.00	Deposits subject to check.....	19,425.77
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,700.00	Time certificates of deposit.....	
Due from banks and bankers.....	4,732.16	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	700.00	Cashier's checks outstanding.....	46.19
Silver coin, including all minor coin currency.....	330.40		
National bank notes and other U. S. notes.....	2,034.00		
Total.....	30,992.47	Total.....	30,992.47

## MERCHANTS AND FARMERS BANK, APEX.

A. B. HUNTER, President.

J. R. CUNNINGHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,258.94	Capital stock.....	\$ 15,000.00
Overdrafts.....	602.90	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	483.85
North Carolina State bonds.....		Dividends unpaid.....	6.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	8,768.69	Deposits subject to check.....	31,409.80
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	8,567.53	Time certificates of deposit.....	59,174.50
Due from banks and bankers.....	7,097.21	Savings deposits.....	402.25
Cash items.....	2,131.33	Due to banks and bankers.....	
Gold coin.....	85.00	Cashier's checks outstanding.....	137.67
Silver coin, including all minor coin currency.....	1,090.47		
National bank notes and other U. S. notes.....	6,012.00		
Total.....	117,614.07	Total.....	117,614.07

## PEOPLES BANK, APEX.

CHAS. B. WILKERSON, President.

J. L. CROWDER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 36,532.14	Capital stock.....	\$ 10,000.00
Overdrafts.....	165.66	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	712.69
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	120.00	Bills payable.....	
Banking house, furniture and fixtures.....	6,852.02	Deposits subject to check.....	8,903.89
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	15,000.00	Time certificates of deposit.....	50,706.11
Due from banks and bankers.....	5,580.09	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	43.45
Silver coin, including all minor coin currency.....	101.23		
National bank notes and other U. S. notes.....	2,500.00		
Total.....	71,866.14	Total.....	71,866.14



## BANK OF RANDOLPH, ASHEBORO.

D. B. McCrary, President.

W. J. ARMFIELD, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$218,965.49	Capital stock.....	\$ 21,400.00
Overdrafts.....	242.78	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	26,664.70
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	8,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	270,576.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	95,963.49	Savings deposits.....	
Cash items.....	2,993.47	Due to banks and bankers.....	
Gold coin.....	4,402.50	Cashier's checks outstanding.....	1,192.25
Silver coin, including all minor coin currency.....	3,391.61		
National bank notes and other U. S. notes.....	4,874.00		
Total.....	344,833.34	Total.....	344,833.34

## BATTERY PARK BANK, ASHEVILLE.

TENCH C. COXE, President.

CLARENCE RANKIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,807,200.80	Capital stock.....	\$ 100,000.00
Overdrafts.....	6,221.59	Surplus fund.....	100,000.00
United States bonds.....		Undivided profits.....	104,459.63
North Carolina State bonds.....	154,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	27,751.00	Deposits subject to check.....	1,382,992.49
All other real estate owned.....	1,250.00	Demand certificates of deposit.....	779,672.61
Demand loans.....	36,383.05	Time certificates of deposit.....	
Due from banks and bankers.....	384,937.28	Savings deposits.....	
Cash items.....	71,014.67	Due to banks and bankers.....	101,562.48
Gold coin.....	13,355.00	Cashier's checks outstanding.....	6,623.66
Silver coin, including all minor coin currency.....	10,332.82	Certified checks.....	279.34
National bank notes and other U. S. notes.....	70,644.00	Interest reserve.....	10,000.00
Total.....	2,585,590.21	Total.....	2,585,590.21

## CENTRAL BANK AND TRUST COMPANY, ASHEVILLE.

C. W. BROWN, President.

W. B. DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 853,323.00	Capital stock.....	\$ 50,000.00
Overdrafts.....	834.78	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	33,159.86
North Carolina State bonds.....		Dividends unpaid.....	2,000.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,500.00	Deposits subject to check.....	372,010.93
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	72,670.90	Time certificates of deposit.....	377,336.72
Due from banks and bankers.....	123,689.62	Savings deposits.....	126,038.33
Cash items.....	3,749.40	Due to banks and bankers.....	119,438.73
Gold coin.....	667.50	Cashier's checks outstanding.....	3,064.48
Silver coin, including all minor coin currency.....	3,343.78	Certified checks.....	1,076.26
National bank notes and other U. S. notes.....	28,765.00	Trust deposits.....	3,437.84
Trust investments.....	3,437.84	Accrued interest due depositors.....	2,418.67
Total.....	1,094,981.82	Total.....	1,094,981.82

## CITIZENS BANK, ASHEVILLE.

EDWIN L. RAY, President.

JOHN A. CAMPBELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$459,005.79	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,536.49	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	10,833.09
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	328,414.33
All other real estate owned.....		Demand certificates of deposit.....	115,202.51
Demand loans.....	50,468.13	Time certificates of deposit.....	
Due from banks and bankers.....	52,344.22	Savings deposits.....	67,067.22
Cash items.....	15,690.29	Due to banks and bankers.....	
Gold coin.....	1,147.50	Cashier's checks outstanding.....	4,973.98
Silver coin, including all minor coin currency.....	1,683.71		
National bank notes and other U. S. notes.....	9,615.00		
Total.....	606,491.13	Total.....	606,491.13

## SOUTHERN STATE BANK, ASHEVILLE.

L. B. ROGERS, President.

R. E. CURRENCE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 58,864.72	Capital stock.....	\$ 25,000.00
Overdrafts.....	45.38	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,659.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	1,667.70	Deposits subject to check.....	34,583.14
All other real estate owned.....		Demand certificates of deposit.....	3,995.74
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	9,838.33	Savings deposits.....	3,190.92
Cash items.....	646.80	Due to banks and bankers.....	
Gold coin.....	85.00	Cashier's checks outstanding.....	50.90
Silver coin, including all minor coin currency.....	1,332.07		
National bank notes and other U. S. notes.....	2,000.00		
Total.....	74,480.00	Total.....	74,480.00

## BANK OF ATKINSON, ATKINSON.

E. A. HAWES, Sr., President.

A. H. COSTIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 21,622.98	Capital stock.....	\$ 8,600.00
Overdrafts.....	122.95	Surplus fund.....	
United States bonds.....		Undivided profits.....	384.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	990.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,766.70	Deposits subject to check.....	11,577.62
All other real estate owned.....	350.00	Demand certificates of deposit.....	330.00
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,505.64	Savings deposits.....	8,642.32
Cash items.....	76.38	Due to banks and bankers.....	
Gold coin.....	152.50	Cashier's checks outstanding.....	42.46
Silver coin, including all minor coin currency.....	236.87	Accrued interest due depositors.....	46.94
National bank notes and other U. S. notes.....	1,250.00		
Expenses beginning business.....	529.46		
Total.....	30,613.48	Total.....	30,613.48

**BANK OF AULANDER, AULANDER.**

C. W. MITCHELL, President.

J. E. COOKE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 69,757.71	Capital stock.....	\$ 10,000.00
Overdrafts.....	410.87	Surplus fund.....	
United States bonds.....		Undivided profits.....	16,780.76
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	9,450.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,354.20	Deposits subject to check.....	25,458.92
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,366.99
Due from banks and bankers.....	3,985.33	Savings deposits.....	
Cash items.....	34.28	Due to banks and bankers.....	
Gold coin.....	117.50	Cashier's checks outstanding.....	229.05
Silver coin, including all minor coin currency.....	166.03	Certified checks.....	34.20
National bank notes and other U. S. notes.....	494.00		
<b>Total.....</b>	<b>78,319.92</b>	<b>Total.....</b>	<b>78,319.92</b>

**BANK OF AURORA, AURORA.**

R. L. M. BONNER, President.

O. M. HOOKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 22,558.34	Capital stock.....	\$ 10,000.00
Overdrafts.....	154.92	Surplus fund.....	3,500.00
United States bonds.....		Undivided profits.....	2,296.96
North Carolina State bonds.....		Dividends unpaid.....	8.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,435.00	Deposits subject to check.....	57,324.29
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	6,001.89
Due from banks and bankers.....	50,012.90	Savings deposits.....	
Cash items.....	20.00	Due to banks and bankers.....	
Gold coin.....	77.50	Cashier's checks outstanding.....	11.46
Silver coin, including all minor coin currency.....	638.94		
National bank notes and other U. S. notes.....	2,245.00		
<b>Total.....</b>	<b>79,142.60</b>	<b>Total.....</b>	<b>79,142.60</b>

**BANK OF AYDEN, AYDEN.**

JOHN R. SPEIR, President.

J. H. S. HODGES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$248,642.22	Capital stock.....	\$ 94,650.00
Overdrafts.....	1,317.85	Surplus fund.....	4,732.50
United States bonds.....		Undivided profits.....	1,275.73
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	20,000.00
Premium on bonds.....		Bills payable.....	50,000.00
Banking house, furniture and fixtures.....	18,924.45	Deposits subject to check.....	66,325.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	3,900.00	Time certificates of deposit.....	
Due from banks and bankers.....	11,025.61	Savings deposits.....	51,276.40
Cash items.....	58.05	Due to banks and bankers.....	
Gold coin.....	330.00	Cashier's checks outstanding.....	31.18
Silver coin, including all minor coin currency.....	732.00	Certified checks.....	10.19
National bank notes and other U. S. notes.....	3,371.00		
<b>Total.....</b>	<b>288,301.18</b>	<b>Total.....</b>	<b>288,301.18</b>

**BAILEY BANKING COMPANY, BAILEY.**

A. F. MAY, President.

W. J. PITTMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 35,485.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	298.89	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	1,057.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	6,487.33	Deposits subject to check.....	17,407.63
All other real estate owned.....	1,722.45	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	11,217.48
Due from banks and bankers.....	3,192.05	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	125.52
Silver coin, including all minor coin currency.....	622.71		
National bank notes and other U. S. notes.....	2,000.00		
<b>Total.....</b>	<b>49,808.60</b>	<b>Total.....</b>	<b>49,808.60</b>

**MERCHANTS AND FARMERS BANK, BAKERSVILLE.**

R. M. BURLESON, President.

W. C. BERRY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 42,907.08	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,784.86	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,663.45
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	40,796.93
All other real estate owned.....	4,561.85	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,569.34
Due from banks and bankers.....	13,336.88	Savings deposits.....	
Cash items.....	622.69	Due to banks and bankers.....	
Gold coin.....	415.00	Cashier's checks outstanding.....	553.02
Silver coin, including all minor coin currency.....	196.38	Certified checks.....	80.00
National bank notes and other U. S. notes.....	1,338.00		
<b>Total.....</b>	<b>68,662.74</b>	<b>Total.....</b>	<b>68,662.74</b>

**PLANTERS BANK, BATTLEBORO.**

J. C. BRASWELL, President.

MILLARD F. JONES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 80,553.36	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	2,823.94
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,900.00	Deposits subject to check.....	32,921.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	9,127.99	Savings deposits.....	37,978.86
Cash items.....		Due to banks and bankers.....	
Gold coin.....	500.00	Cashier's checks outstanding.....	86.20
Silver coin, including all minor coin currency.....	837.04		
National bank notes and other U. S. notes.....	2,892.00		
<b>Total.....</b>	<b>98,810.39</b>	<b>Total.....</b>	<b>98,810.39</b>

**BANK OF PAMLICO, BAYBORO.**

W. J. SWAN, President.

JOHN S. WESKETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$115,978.73	Capital stock.....	\$ 10,000.00
Overdrafts.....	820.99	Surplus fund.....	
United States bonds.....		Undivided profits.....	11,979.18
North Carolina State bonds.....		Dividends unpaid.....	400.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	110,052.57
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	11,998.56	Time certificates of deposit.....	40,437.59
Due from banks and bankers.....	55,659.73	Savings deposits.....	18,916.45
Cash items.....		Due to banks and bankers.....	
Gold coin.....	332.50	Cashier's checks outstanding.....	329.15
Silver coin, including all minor coin currency.....	816.43		
National bank notes and other U. S. notes.....	3,508.00		
Total.....	192,114.94	Total.....	192,114.94

**BANK OF BEAUFORT, BEAUFORT.**

T. A. UZZELL, President.

THOS. THOMAS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$129,027.16	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,320.45	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,082.40
North Carolina State bonds.....		Dividends unpaid.....	30.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	600.00	Deposits subject to check.....	66,346.91
All other real estate owned.....	279.49	Demand certificates of deposit.....	590.76
Demand loans.....	6,740.00	Time certificates of deposit.....	57,299.51
Due from banks and bankers.....	34,123.49	Savings deposits.....	40,198.23
Cash items.....	529.54	Due to banks and bankers.....	
Gold coin.....	955.00	Cashier's checks outstanding.....	257.61
Silver coin, including all minor coin currency.....	3,113.75	Accrued interest due depositors.....	400.00
National bank notes and other U. S. notes.....	7,500.00		
Revenue stamps.....	16.54		
Total.....	189,205.42	Total.....	189,205.42

**BEAUFORT BANKING AND TRUST COMPANY, BEAUFORT.**

N. W. TAYLOR, President.

U. E. SWANN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$117,969.64	Capital stock.....	\$ 15,000.00
Overdrafts.....	388.91	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	1,804.81
North Carolina State bonds.....	2,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	960.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,400.00	Deposits subject to check.....	59,187.59
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,449.21
Due from banks and bankers.....	28,418.26	Savings deposits.....	67,135.00
Cash items.....	71.89	Due to banks and bankers.....	
Gold coin.....	403.00	Cashier's checks outstanding.....	300.36
Silver coin, including all minor coin currency.....	1,642.18	Certified checks.....	210.00
National bank notes and other U. S. notes.....	6,809.00		
Revenue stamps.....	24.09		
Total.....	163,086.97	Total.....	163,086.97

## BANK OF BELHAVEN, BELHAVEN.

C. P. Aycocx, President.

W. E. STUBBS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$169,408.55	Capital stock.....	\$ 50,000.00
Overdrafts.....	240.02	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	684.32
North Carolina State bonds.....		Dividends unpaid.....	2,000.00
All other stocks, bonds and mortgages.....	4,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,143.64	Deposits subject to check.....	114,450.84
All other real estate owned.....	3,445.60	Demand certificates of deposit.....	
Demand loans.....	1,317.15	Time certificates of deposit.....	52,383.46
Due from banks and bankers.....	41,527.05	Savings deposits.....	
Cash items.....	586.74	Due to banks and bankers.....	
Gold coin.....	2,235.00	Cashier's checks outstanding.....	1,522.54
Silver coin, including all minor coin currency.....	1,188.38	Certified checks.....	15.97
National bank notes and other U. S. notes.....	4,965.00		
Total.....	236,057.13	Total.....	236,057.13

## BANK OF BELMONT, BELMONT.

R. L. Srowe, President.

W. B. PUETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$158,327.01	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	1,833.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,779.00	Deposits subject to check.....	145,909.67
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	22,864.95	Time certificates of deposit.....	78,583.79
Due from banks and bankers.....	61,829.65	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	470.67
Silver coin, including all minor coin currency.....	1,093.19	Accrued interest due depositors.....	2,000.00
National bank notes and other U. S. notes.....	7,904.00		
Total.....	253,797.80	Total.....	253,797.80

## CITIZENS BANK AND TRUST COMPANY, BENSON.

PRESTON WOODALL, President.

H. A. PARKER, Vice-President.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 69,716.95	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,480.80	Surplus fund.....	750.00
United States bonds.....		Undivided profits.....	500.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	1,635.39	Deposits subject to check.....	37,311.24
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	7,900.00	Time certificates of deposit.....	9,580.24
Due from banks and bankers.....	14,107.90	Savings deposits.....	
Cash items.....	350.23	Due to banks and bankers.....	
Gold coin.....	190.00	Cashier's checks outstanding.....	208.75
Silver coin, including all minor coin currency.....	793.73		
National bank notes and other U. S. notes.....	2,148.00		
Revenue stamps.....	27.23		
Total.....	98,350.23	Total.....	98,350.23

## FARMERS COMMERCIAL BANK, BENSON.

M. T. BRITT, President.

W. H. SLOCUMB, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$125,945.55	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,041.83	Surplus fund.....	3,967.41
United States bonds.....		Undivided profits.....	15,000.00
North Carolina State bonds.....		Dividends unpaid.....	50,000.00
All other stocks, bonds and mortgages.....	3,800.00	Notes and bills rediscounted.....	77,892.63
Premium on bonds.....	407.00	Bills payable.....	
Banking house, furniture and fixtures.....	5,010.90	Deposits subject to check.....	
All other real estate owned.....	1,500.00	Demand certificates of deposit.....	25,946.62
Demand loans.....	17,800.00	Time certificates of deposit.....	312.62
Due from banks and bankers.....	36,896.01	Savings deposits.....	
Cash items.....	2,294.89	Due to banks and bankers.....	
Gold coin.....	310.00	Cashier's checks outstanding.....	382.46
Silver coin, including all minor coin currency.....	303.66	Certified checks.....	500.00
National bank notes and other U. S. notes.....	2,381.00		
All other resources.....	310.90		
Total.....	199,001.74	Total.....	199,001.74

## BESSEMER CITY BANK, BESSEMER CITY.

R. C. KENNEDY, President.

C. C. COBLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,279.86	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,094.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	750.00	Bills payable.....	
Banking house, furniture and fixtures.....		Deposits subject to check.....	17,631.94
All other real estate owned.....		Demand certificates of deposit.....	7,557.85
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	6,858.81	Savings deposits.....	
Cash items.....	194.32	Due to banks and bankers.....	
Gold coin.....	115.00	Cashier's checks outstanding.....	863.29
Silver coin, including all minor coin currency.....	85.65	Accrued interest due depositors.....	177.24
National bank notes and other U. S. notes.....	1,041.00		
Total.....	33,324.64	Total.....	33,324.64

## BETHEL BANKING AND TRUST COMPANY, BETHEL.

M. O. BLOUNT, President.

W. H. WOOLARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$104,344.03	Capital stock.....	\$ 20,000.00
Overdrafts.....	25.77	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	3,136.69
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	4,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,300.00	Deposits subject to check.....	88,234.34
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	27,353.89
Due from banks and bankers.....	28,481.28	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,060.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	703.84	Accrued interest due depositors.....	1,400.00
National bank notes and other U. S. notes.....	5,210.00		
Total.....	147,124.92	Total.....	147,124.92

**COMMONWEALTH BANK, BLACK MOUNTAIN.**

J. W. McKoy, President.

ADRIAN A. HEGEMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 75,804.64	Capital stock.....	\$ 10,000.00
Overdrafts.....	43.18	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	784.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,700.00	Deposits subject to check.....	72,587.61
All other real estate owned.....		Demand certificates of deposit.....	21,000.38
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	20,438.02	Savings deposits.....	
Cash items.....	4,830.63	Due to banks and bankers.....	
Gold coin.....	32.50	Cashier's checks outstanding.....	397.20
Silver coin, including all minor coin currency.....	432.35	Accrued interest due depositors.....	400.00
National bank notes and other U. S. notes.....	3,388.00		
<b>Total.....</b>	<b>109,169.32</b>	<b>Total.....</b>	<b>109,169.32</b>

**PEOPLES BANK, BLACK MOUNTAIN.**

R. L. WOODARD, President.

G. D. DAVIDSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 7,534.00	Capital stock.....	\$ 6,400.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,618.33
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,880.00	Deposits subject to check.....	4,945.84
All other real estate owned.....		Demand certificates of deposit.....	740.90
Demand loans.....	250.00	Time certificates of deposit.....	
Due from banks and bankers.....	434.44	Savings deposits.....	
Cash items.....	139.77	Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	71.40
Silver coin, including all minor coin currency.....	56.87	Earnings.....	326.02
National bank notes and other U. S. notes.....	1,202.00		
Expense.....	595.41		
<b>Total.....</b>	<b>15,102.49</b>	<b>Total.....</b>	<b>15,102.49</b>

**BANK OF BLADENBORO, BLADENBORO.**

H. C. BRIDGER, President.

H. C. BRIDGER, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,876.27	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	27,500.00
United States bonds.....		Undivided profits.....	1,979.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	21,664.53
All other real estate owned.....	1,670.75	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	400.00
Due from banks and bankers.....	5,941.29	Savings deposits.....	53,846.09
Cash items.....		Due to banks and bankers.....	
Gold coin.....	315.00	Cashier's checks outstanding.....	280.61
Silver coin, including all minor coin currency.....	637.05	Accrued interest due depositors.....	500.00
National bank notes and other U. S. notes.....	4,730.00		
<b>Total.....</b>	<b>116,170.36</b>	<b>Total.....</b>	<b>116,170.36</b>



**BANK OF BLOWING ROCK, BLOWING ROCK.**

W. C. LENTZ, President.

G. M. SUDDERTH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,137.47	Capital stock.....	\$ 16,000.00
Overdrafts.....	127.53	Surplus fund.....	900.00
United States bonds.....		Undivided profits.....	281.75
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,048.00	Deposits subject to check.....	20,775.58
All other real estate owned.....	190.34	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	23,253.09
Due from banks and bankers.....	12,490.61	Savings deposits.....	
Cash items.....	533.36	Due to banks and bankers.....	
Gold coin.....	1,805.00	Cashier's checks outstanding.....	533.80
Silver coin, including all minor coin currency.....	161.91		
National bank notes and other U. S. notes.....	1,250.00		
Total.....	71,744.22	Total.....	71,744.22

**WATAUGA COUNTY BANK, BOONE.**

N. L. MAST, President.

G. P. HAGAMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$191,146.23	Capital stock.....	\$ 17,000.00
Overdrafts.....	73.56	Surplus fund.....	16,000.00
United States bonds.....		Undivided profits.....	3,205.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	18,000.00
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	75,822.23
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	99,607.42
Due from banks and bankers.....	33,755.94	Savings deposits.....	3,048.42
Cash items.....		Due to banks and bankers.....	
Gold coin.....	3,332.00	Cashier's checks outstanding.....	1,144.32
Silver coin, including all minor coin currency.....	1,115.33		
National bank notes and other U. S. notes.....	1,405.00		
Total.....	233,828.06	Total.....	233,828.06

**COMMERCIAL AND SAVINGS BANK, BOONVILLE.**

F. W. DAY, President.

J. W. SHORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,150.18	Capital stock.....	\$ 10,000.00
Overdrafts.....	13.58	Surplus fund.....	600.00
United States bonds.....		Undivided profits.....	300.16
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,948.87	Deposits subject to check.....	6,738.50
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,778.07
Due from banks and bankers.....	3,697.62	Savings deposits.....	780.14
Cash items.....		Due to banks and bankers.....	
Gold coin.....	540.00	Cashier's checks outstanding.....	43.28
Silver coin, including all minor coin currency.....	782.90		
National bank notes and other U. S. notes.....	2,107.00		
Total.....	35,240.15	Total.....	35,240.15

## FIRST STATE BANK, BOSTIC.

S. B. HARRILL, President.

G. B. HARRILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,874.47	Capital stock.....	\$ 8,000.00
Overdrafts.....	444.24	Surplus fund.....	
United States bonds.....		Undivided profits.....	89.62
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	2,251.62	Deposits subject to check.....	8,189.40
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,028.43
Due from banks and bankers.....	3,943.12	Savings deposits.....	
Cash items.....	136.38	Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	131.82
Silver coin, including all minor coin currency.....	113.44	Accrued interest due depositors.....	78.00
National bank notes and other U. S. notes.....	754.00		
Total.....	32,517.27	Total.....	32,517.27

## BREVARD BANKING COMPANY, BREVARD.

J. F. HAYS, President.

THOS. H. SHIPMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$331,316.91	Capital stock.....	\$ 100,000.00
Overdrafts.....	1,154.93	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	4,194.95
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	173,744.85
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	91,263.73
Due from banks and bankers.....	55,365.06	Savings deposits.....	
Cash items.....	5,045.25	Due to banks and bankers.....	
Gold coin.....	670.00	Cashier's checks outstanding.....	544.80
Silver coin, including all minor coin currency.....	830.18	Certified checks.....	32.00
National bank notes and other U. S. notes.....	6,398.00		
Total.....	404,780.33	Total.....	404,780.33

## BANK OF BROADWAY, BROADWAY.

JAS. L. THOMAS, President.

D. E. SHAW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 31,224.41	Capital stock.....	\$ 5,000.00
Overdrafts.....	8.22	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,409.20
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,245.00	Deposits subject to check.....	25,750.03
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,500.00	Time certificates of deposit.....	25,715.49
Due from banks and bankers.....	19,371.50	Savings deposits.....	
Cash items.....	14.15	Due to banks and bankers.....	
Gold coin.....	295.00	Cashier's checks outstanding.....	286.98
Silver coin, including all minor coin currency.....	203.42		
National bank notes and other U. S. notes.....	2,300.00		
Total.....	58,161.70	Total.....	58,161.70

**BRYSON CITY BANK, BRYSON CITY.**

D. K. COLLINS, President.

J. ROBERT LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$135,341.24	Capital stock.....	\$ 30,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	7,208.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	182.25	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	11,348.52	Deposits subject to check.....	71,598.61
All other real estate owned.....		Demand certificates of deposit.....	82,591.89
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	40,906.45	Savings deposits.....	
Cash items.....	241.67	Due to banks and bankers.....	
Gold coin.....	1,545.00	Cashier's checks outstanding.....	205.43
Silver coin, including all minor coin currency.....	731.10	Accrued interest due depositors.....	3,580.00
National bank notes and other U. S. notes.....	4,784.00		
Revenue stamps.....	104.00		
Total.....	195,184.23	Total.....	195,184.23

**CITIZENS BANK OF BRYSON CITY, BRYSON CITY.**

A. M. FRYE, President.

O. P. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 42,655.13	Capital stock.....	\$ 5,800.00
Overdrafts.....	180.45	Surplus fund.....	1,160.00
United States bonds.....		Undivided profits.....	186.87
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,386.79	Deposits subject to check.....	24,989.85
All other real estate owned.....	400.00	Demand certificates of deposit.....	25,708.90
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	10,441.24	Savings deposits.....	
Cash items.....	89.34	Due to banks and bankers.....	
Gold coin.....	475.00	Cashier's checks outstanding.....	161.78
Silver coin, including all minor coin currency.....	405.10	Accrued interest due depositors.....	370.00
National bank notes and other U. S. notes.....	2,324.00		
Documentary stamps.....	20.35		
Total.....	58,377.40	Total.....	58,377.40

**BUNN BANKING COMPANY, BUNN.**

R. L. HUFFINES, President.

BENJ. B. STYKES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 44,854.40	Capital stock.....	\$ 10,000.00
Overdrafts.....	65.18	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,610.63
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	6,000.00
Premium on bonds.....		Bills payable.....	2,500.00
Banking house, furniture and fixtures.....	1,257.50	Deposits subject to check.....	24,230.75
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	677.50	Time certificates of deposit.....	6,637.57
Due from banks and bankers.....	1,011.00	Savings deposits.....	
Cash items.....	2,094.16	Due to banks and bankers.....	
Gold coin.....	57.50	Cashier's checks outstanding.....	41.10
Silver coin, including all minor coin currency.....	124.81		
National bank notes and other U. S. notes.....	878.00		
Total.....	51,020.05	Total.....	51,020.05

**BANK OF PENDER, BURGAW.**

C. C. BRANCH, President.

J. A. BANNERMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$160,564.92	Capital stock.....	\$ 12,500.00
Overdrafts.....	142.04	Surplus fund.....	17,484.43
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,188.80	Deposits subject to check.....	55,126.45
All other real estate owned.....		Demand certificates of deposit.....	250.00
Demand loans.....	7,400.00	Time certificates of deposit.....	3,100.00
Due from banks and bankers.....	8,161.00	Savings deposits.....	104,600.84
Cash items.....	3,271.54	Due to banks and bankers.....	534.20
Gold coin.....	1,030.00	Cashier's checks outstanding.....	409.50
Silver coin, including all minor coin currency.....	527.12		
National bank notes and other U. S. notes.....	5,720.00		
<b>Total.....</b>	<b>194,005.42</b>	<b>Total.....</b>	<b>194,005.42</b>

**ALAMANCE LOAN AND TRUST COMPANY, BURLINGTON.**

J. H. HOLT, President.

J. M. FIX, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$383,580.43	Capital stock.....	\$ 100,000.00
Overdrafts.....	4,041.07	Surplus fund.....	47,500.00
United States bonds.....		Undivided profits.....	6,123.94
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	5,030.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	30,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	207,780.31
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	51,843.91
Due from banks and bankers.....	147,948.35	Savings deposits.....	111,900.91
Cash items.....	18,398.89	Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	980.39
Silver coin, including all minor coin currency.....	2,402.38	Trust deposits.....	3,199.10
National bank notes and other U. S. notes.....	9,151.00	Accrued interest due depositors.....	5,743.56
<b>Total.....</b>	<b>570,102.12</b>	<b>Total.....</b>	<b>570,102.12</b>

**BANK OF YANCEY, BURNSVILLE.**

J. W. HIGGINS, President.

J. M. LYON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$142,456.52	Capital stock.....	\$ 25,000.00
Overdrafts.....	587.88	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	2,068.57
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,062.61	Deposits subject to check.....	40,581.83
All other real estate owned.....	814.67	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	116,619.27
Due from banks and bankers.....	52,276.20	Savings deposits.....	
Cash items.....	69.79	Due to banks and bankers.....	
Gold coin.....	682.50	Cashier's checks outstanding.....	101.22
Silver coin, including all minor coin currency.....	292.72	Accrued interest due depositors.....	550.00
National bank notes and other U. S. notes.....	3,678.00		
<b>Total.....</b>	<b>204,920.89</b>	<b>Total.....</b>	<b>204,920.89</b>

## CITIZENS BANK, BURNSVILLE.

S. G. BYRD, President.

THOS. R. BYRD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$117,772.70	Capital stock.....	\$ 17,300.00
Overdrafts.....	1,164.68	Surplus fund.....	11,000.00
United States bonds.....		Undivided profits.....	2,382.01
North Carolina State bonds.....		Dividends unpaid.....	280.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,516.37	Deposits subject to check.....	74,047.95
All other real estate owned.....	7,758.03	Demand certificates of deposit.....	58,250.30
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	29,851.40	Savings deposits.....	
Cash items.....	35.20	Due to banks and bankers.....	
Gold coin.....	1,000.00	Cashier's checks outstanding.....	145.32
Silver coin, including all minor coin currency.....	107.20	Accrued interest due depositors.....	300.00
National bank notes and other U. S. notes.....	1,500.00		
Total.....	163,705.58	Total.....	163,705.58

## BANK OF CANDOR, CANDOR.

D. C. EWING, President.

H. S. POOL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 33,790.12	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,463.13	Surplus fund.....	652.59
United States bonds.....		Undivided profits.....	180.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,350.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,147.09	Deposits subject to check.....	20,634.99
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	6,820.44
Due from banks and bankers.....	3,234.37	Savings deposits.....	
Cash items.....	348.78	Due to banks and bankers.....	
Gold coin.....	1,130.00	Cashier's checks outstanding.....	626.31
Silver coin, including all minor coin currency.....	200.64	Accrued interest due depositors.....	156.40
National bank notes and other U. S. notes.....	1,107.00		
Total.....	44,421.13	Total.....	44,421.13

## BANK OF CANTON, CANTON.

ALDEN HOWELL, President.

G. N. HENSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 30,120.41	Capital stock.....	\$ 10,000.00
Overdrafts.....	4.18	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,438.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	7,800.00	Deposits subject to check.....	23,080.58
All other real estate owned.....	3,800.00	Demand certificates of deposit.....	8,759.66
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	5,146.75	Savings deposits.....	2,349.67
Cash items.....	1,446.16	Due to banks and bankers.....	
Gold coin.....	70.00	Cashier's checks outstanding.....	58.40
Silver coin, including all minor coin currency.....	378.52		
National bank notes and other U. S. notes.....	1,921.00		
Total.....	50,687.02	Total.....	50,687.02

## CHAMPION BANK, CANTON.

W. J. HAMPTON, President.

J. H. KIRKPATRICK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$174,059.55	Capital stock.....	\$ 10,000.00
Overdrafts.....	273.82	Surplus fund.....	
United States bonds.....		Undivided profits.....	11,885.25
North Carolina State bonds.....		Dividends unpaid.....	1,000.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,600.00	Deposits subject to check.....	102,825.20
All other real estate owned.....		Demand certificates of deposit.....	126,096.28
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	64,014.22	Savings deposits.....	
Cash items.....	993.39	Due to banks and bankers.....	
Gold coin.....	240.00	Cashier's checks outstanding.....	223.29
Silver coin, including all minor coin currency.....	763.04		
National bank notes and other U. S. notes.....	8,086.00		
<b>Total.....</b>	<b>252,030.02</b>	<b>Total.....</b>	<b>252,030.02</b>

## BANK OF MOORE, CARTHAGE.

U. L. SPENCE, President.

M. G. DALRYMPLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 78,918.38	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	4,205.98
North Carolina State bonds.....	4,000.00	Dividends unpaid.....	96.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,571.10	Deposits subject to check.....	83,532.26
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	35,100.60
Due from banks and bankers.....	46,825.33	Savings deposits.....	
Cash items.....	764.50	Due to banks and bankers.....	
Gold coin.....	532.50	Cashier's checks outstanding.....	539.71
Silver coin, including all minor coin currency.....	1,364.74		
National bank notes and other U. S. notes.....	3,498.00		
<b>Total.....</b>	<b>138,474.55</b>	<b>Total.....</b>	<b>138,474.55</b>

## BANK OF CARY, CARY.

M. B. DRY, President.

N. C. HINES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 27,761.58	Capital stock.....	\$ 5,050.00
Overdrafts.....	124.05	Surplus fund.....	
United States bonds.....		Undivided profits.....	342.74
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10.00	Notes and bills rediscounted.....	3,500.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,474.82	Deposits subject to check.....	15,374.88
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	2,776.16	Savings deposits.....	10,231.20
Cash items.....	10.00	Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	32.70
Silver coin, including all minor coin currency.....	116.91		
National bank notes and other U. S. notes.....	233.00		
<b>Total.....</b>	<b>34,531.52</b>	<b>Total.....</b>	<b>34,531.52</b>

**BANK OF CASTALIA, CASTALIA.**

S. J. BARTHOLOMEW, President.

W. J. LANCASTER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,748.55	Capital stock.....	\$ 6,550.00
Overdrafts.....	60.54	Surplus fund.....	905.48
United States bonds.....		Undivided profits.....	348.01
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,500.00
Banking house, furniture and fixtures.....	2,308.76	Deposits subject to check.....	9,253.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	762.23	Time certificates of deposit.....	7,475.40
Due from banks and bankers.....	641.16	Savings deposits.....	
Cash items.....	160.14	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	218.75
Silver coin, including all minor coin currency.....	65.98		
National bank notes and other U. S. notes.....	504.00		
Total.....	29,251.36	Total.....	29,251.36

**PEOPLES BANK, CATAWBA.**

J. H. PITTS, President.

W. B. WALKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 45,314.50	Capital stock.....	\$ 10,000.00
Overdrafts.....	82.07	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	1,205.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	22,840.82
All other real estate owned.....		Demand certificates of deposit.....	26,867.43
Demand loans.....	4,700.00	Time certificates of deposit.....	
Due from banks and bankers.....	9,868.82	Savings deposits.....	
Cash items.....	50.00	Due to banks and bankers.....	
Gold coin.....	322.50	Cashier's checks outstanding.....	4,081.64
Silver coin, including all minor coin currency.....	240.29		
National bank notes and other U. S. notes.....	2,417.00		
Total.....	66,995.18	Total.....	66,995.18

**BANK OF CERRO GORDO, CERRO GORDO.**

P. S. COOPER, President.

E. L. SANDERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 44,846.33	Capital stock.....	\$ 10,000.00
Overdrafts.....	195.88	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,220.48
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	13,560.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,455.54	Deposits subject to check.....	17,325.22
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	3,797.25	Time certificates of deposit.....	4,334.40
Due from banks and bankers.....	1,606.97	Savings deposits.....	10,000.00
Cash items.....	246.59	Due to banks and bankers.....	59.19
Gold coin.....	30.00	Cashier's checks outstanding.....	27.60
Silver coin, including all minor coin currency.....	802.33		
National bank notes and other U. S. notes.....	1,546.00		
Total.....	56,526.89	Total.....	56,526.89

**BANK OF CHADBOURN, CHADBOURN.**

J. A. BROWN, President.

D. C. CLARK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 55,246.07	Capital stock.....	\$ 10,000.00
Overdrafts.....	453.42	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	143.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,250.00	Deposits subject to check.....	40,184.80
All other real estate owned.....	455.00	Demand certificates of deposit.....	
Demand loans.....	7,839.80	Time certificates of deposit.....	
Due from banks and bankers.....	16,864.89	Savings deposits.....	36,458.12
Cash items.....		Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	275.70
Silver coin, including all minor coin currency.....	1,267.41		
National bank notes and other U. S. notes.....	2,591.00		
Revenue stamps.....	50.00		
Total.....	89,042.59	Total.....	89,042.59

**BANK OF CHAPEL HILL, CHAPEL HILL.**

M. C. S. NOBLE, President.

M. E. HOGAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$180,064.64	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	4,248.46
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,000.00	Deposits subject to check.....	60,306.33
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	100,462.61
Due from banks and bankers.....	15,310.10	Savings deposits.....	
Cash items.....	861.61	Due to banks and bankers.....	
Gold coin.....	97.50	Cashier's checks outstanding.....	274.55
Silver coin, including all minor coin currency.....	1,297.35	Certified checks.....	79.18
National bank notes and other U. S. notes.....	3,367.00	Accrued interest due depositors.....	1,127.07
Total.....	188,998.20	Total.....	188,998.20

**PEOPLES BANK, CHAPEL HILL.**

E. V. HOWELL, President.

C. B. GRIFFIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,200.97	Capital stock.....	\$ 5,000.00
Overdrafts.....	85.00	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	276.20
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,339.20	Deposits subject to check.....	32,853.38
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,759.57
Due from banks and bankers.....	5,981.12	Savings deposits.....	1,600.00
Cash items.....	230.90	Due to banks and bankers.....	
Gold coin.....	212.50	Cashier's checks outstanding.....	137.57
Silver coin, including all minor coin currency.....	838.03		
National bank notes and other U. S. notes.....	2,739.00		
Total.....	57,626.72	Total.....	57,626.72



## AMERICAN TRUST COMPANY, CHARLOTTE.

GEORGE STEPHENS, President.

W. H. WOOD, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,839,112.59	Capital stock.....	\$ 350,000.00
Overdrafts.....	465.14	Surplus fund.....	
United States bonds.....		Undivided profits.....	344,035.12
North Carolina State bonds.....		Dividends unpaid.....	17,537.34
All other stocks, bonds and mortgages.....	29,777.50	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....		Deposits subject to check.....	960,727.78
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	288,095.94
Due from banks and bankers.....	114,449.62	Savings deposits.....	
Cash items.....	40,051.76	Due to banks and bankers.....	69,716.05
Gold coin.....	1,240.00	Cashier's checks outstanding.....	6,154.32
Silver coin, including all minor coin currency.....	6,196.19	Certified checks.....	26.25
National bank notes and other U. S. notes.....	45,000.00	Trust deposits.....	1,264,760.54
Miscellaneous.....	1,264,760.54		
Total.....	3,341,053.34	Total.....	3,341,053.34

## INDEPENDENCE TRUST COMPANY, CHARLOTTE.

J. H. LITTLE, President.

E. O. ANDERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,194,209.74	Capital stock.....	\$ 500,000.00
Overdrafts.....	218.24	Surplus fund.....	
United States bonds.....		Undivided profits.....	222,244.39
North Carolina State bonds.....		Dividends unpaid.....	30.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	356,691.73	Deposits subject to check.....	482,282.11
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	280,644.78
Due from banks and bankers.....	67,288.04	Savings deposits.....	80,682.82
Cash items.....	15,985.04	Due to banks and bankers.....	98,811.08
Gold coin.....		Cashier's checks outstanding.....	990.21
Silver coin, including all minor coin currency.....	4,964.60	Certified checks.....	50.00
National bank notes and other U. S. notes.....	51,379.00		
Total.....	1,690,736.39	Total.....	1,690,736.39

## PEOPLES BANK AND TRUST COMPANY, CHARLOTTE.

CHAS. A. BLAND, President.

W. W. ROBARDS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$143,610.24	Capital stock.....	\$ 78,350.00
Overdrafts.....	143.33	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	7,042.58	Deposits subject to check.....	44,560.09
All other real estate loaned.....		Demand certificates of deposit.....	25,048.50
Demand loans.....	250.00	Time certificates of deposit.....	
Due from banks and bankers.....	13,737.10	Savings deposits.....	9,902.96
Cash items.....	953.49	Due to banks and bankers.....	4,024.34
Gold coin.....	1,025.00	Cashier's checks outstanding.....	181.69
Silver coin, including all minor coin currency.....	735.36	Certified checks.....	22.00
National bank notes and other U. S. notes.....	2,427.00		
Expense.....	2,165.48		
Total.....	172,089.58	Total.....	172,089.58

## SOUTHERN LOAN AND SAVINGS BANK, CHARLOTTE.

JOHN M. SCOTT, President.

W. L. JENKINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$267,758.32	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	31,165.67
North Carolina State bonds.....		Dividends unpaid.....	2,500.00
All other stocks, bonds and mortgages.....	36,568.70	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,152.00	Deposits subject to check.....	
All other real estate owned.....	10,988.93	Demand certificates of deposit.....	39,883.04
Demand loans.....	14,677.24	Time certificates of deposit.....	
Due from banks and bankers.....	28,620.21	Savings deposits.....	206,806.27
Cash items.....	107.14	Due to banks and bankers.....	
Gold coin.....	17.50	Cashier's checks outstanding.....	634.75
Silver coin, including all minor coin currency.....	14.47	Accrued interest due depositors.....	1,674.78
National bank notes and other U. S. notes.....	1,560.00		
Total.....	362,464.51	Total.....	362,464.51

## FARMERS BANK AND TRUST COMPANY, CHERRYVILLE.

M. L. CRAFT, President.

S. E. MCNEELY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 33,970.60	Capital stock.....	\$ 10,000.00
Overdrafts.....	11.81	Surplus fund.....	
United States bonds.....		Undivided profits.....	769.91
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	1,299.79	Deposits subject to check.....	12,019.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,776.29
Due from banks and bankers.....	3,975.87	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	210.00	Cashier's checks outstanding.....	2,391.91
Silver coin, including all minor coin currency.....	109.76		
National bank notes and other U. S. notes.....	380.00		
Total.....	39,957.83	Total.....	39,957.83

## BANK OF CHINA GROVE, CHINA GROVE.

A. M. HANNA, President.

W. C. SIFFERD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 88,962.38	Capital stock.....	\$ 10,000.00
Overdrafts.....	118.43	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	388.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	6,312.43	Deposits subject to check.....	35,782.26
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	50,403.71
Due from banks and bankers.....	6,627.23	Savings deposits.....	
Cash items.....	106.13	Due to banks and bankers.....	
Gold coin.....	740.00	Cashier's checks outstanding.....	339.26
Silver coin, including all minor coin currency.....	748.86		
National bank notes and other U. S. notes.....	3,308.00		
Total.....	106,913.46	Total.....	106,913.46

**BANK OF BLADEN, CLARKTON.**

E. J. Cox, President.

E. C. CLARK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,243.02	Capital stock.....	\$ 15,000.00
Overdrafts.....	90.79	Surplus fund.....	17,400.00
United States bonds.....		Undivided profits.....	1,121.87
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,757.62	Deposits subject to check.....	25,473.49
All other real estate owned.....	7,500.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	11,236.80	Savings deposits.....	44,954.15
Cash items.....	3.25	Due to banks and bankers.....	
Gold coin.....	790.00	Cashier's checks outstanding.....	1,918.15
Silver coin, including all minor coin currency.....	443.18	Accrued interest due depositors.....	375.00
National bank notes and other U. S. notes.....	1,178.00		
Total.....	106,242.66	Total.....	106,242.66

**CLAYTON BANKING COMPANY, CLAYTON.**

CHAS. W. HORNE, President.

C. M. THOMAS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$147,982.89	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,680.43	Surplus fund.....	12,500.00
United States bonds.....		Undivided profits.....	3,282.86
North Carolina State bonds.....		Dividends unpaid.....	1,250.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,100.00	Deposits subject to check.....	88,016.49
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,549.16	Time certificates of deposit.....	44,258.64
Due from banks and bankers.....	7,334.15	Savings deposits.....	
Cash items.....	725.79	Due to banks and bankers.....	
Gold coin.....	717.50	Cashier's checks outstanding.....	417.68
Silver coin, including all minor coin currency.....	1,194.75		
National bank notes and other U. S. notes.....	5,441.00		
Total.....	174,725.67	Total.....	174,725.67

**CITIZENS BANK, CLEVELAND.**

J. D. NORWOOD, President.

W. W. ROSEMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 11,289.98	Capital stock.....	\$ 7,000.00
Overdrafts.....	50.28	Surplus fund.....	
United States bonds.....		Undivided profits.....	90.79
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	34.91	Deposits subject to check.....	17,791.39
All other real estate owned.....		Demand certificates of deposit.....	2,077.07
Demand loans.....	1,600.00	Time certificates of deposit.....	
Due from banks and bankers.....	12,824.62	Savings deposits.....	
Cash items.....	50.50	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	45.17
Silver coin, including all minor coin currency.....	337.13		
National bank notes and other U. S. notes.....	617.00		
Stationery.....	200.00		
Total.....	27,004.42	Total.....	27,004.42

## BANK OF CLINTON, CLINTON.

L. A. BETHUNE, President.

H. McKINNON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$248,220.61	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,007.36	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	7,108.19
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	31,300.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	10,370.51	Deposits subject to check.....	120,703.25
All other real estate owned.....	4,329.30	Demand certificates of deposit.....	2,332.65
Demand loans.....	16,948.63	Time certificates of deposit.....	
Due from banks and bankers.....	37,279.15	Savings deposits.....	171,038.04
Cash items.....	7,994.27	Due to banks and bankers.....	
Gold coin.....	957.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	2,150.82	Accrued interest due depositors.....	5,211.11
National bank notes and other U. S. notes.....	5,500.00		
Revenue stamps.....	335.09		
Total.....	366,393.24	Total.....	366,393.24

## BANK OF SAMPSON, CLINTON.

W. F. PETERSON, President.

A. G. ROBINSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$105,876.24	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,046.68	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	2,184.15
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,500.00
Banking house, furniture and fixtures.....	8,060.00	Deposits subject to check.....	48,145.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	8,099.89	Time certificates of deposit.....	56,783.80
Due from banks and bankers.....	11,226.46	Savings deposits.....	
Cash items.....	1,610.32	Due to banks and bankers.....	
Gold coin.....	1,040.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	336.94	Accrued interest due depositors.....	1,106.37
National bank notes and other U. S. notes.....	5,426.00		
Total.....	142,722.53	Total.....	142,722.53

## BANK OF CLYDE, CLYDE.

JOHN D. WOOD, President.

E. A. WOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 41,617.63	Capital stock.....	\$ 10,900.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	1,623.19
North Carolina State bonds.....		Dividends unpaid.....	327.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,001.00	Deposits subject to check.....	11,159.94
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	4,780.00	Time certificates of deposit.....	30,689.83
Due from banks and bankers.....	5,572.67	Savings deposits.....	4,181.25
Cash items.....	200.98	Due to banks and bankers.....	
Gold coin.....	160.00	Cashier's checks outstanding.....	49.87
Silver coin, including all minor coin currency.....	448.80		
National bank notes and other U. S. notes.....	1,150.00		
Total.....	58,931.08	Total.....	58,931.08

**BANK OF COATS, COATS.**

P. S. COOPER, President.

N. T. PATTERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,564.26	Capital stock.....	\$ 9,500.00
Overdrafts.....		Surplus fund.....	1,925.00
United States bonds.....		Undivided profits.....	850.37
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	17,000.00
Banking house, furniture and fixtures.....	2,869.81	Deposits subject to check.....	27,485.53
All other real estate owned.....	800.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,674.48
Due from banks and bankers.....	11,187.90	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	20.00	Cashier's checks outstanding.....	403.00
Silver coin, including all minor coin currency.....	417.41		
National bank notes and other U. S. notes.....	979.00		
<b>Total.....</b>	<b>67,838.38</b>	<b>Total.....</b>	<b>67,838.38</b>

**BANK OF COLERAINE, COLERAINE.**

L. A. NOWELL, President.

W. M. SITTERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$165,223.29	Capital stock.....	\$ 15,000.00
Overdrafts.....	80.68	Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	9,995.93
North Carolina State bonds.....	500.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	2,211.01	Deposits subject to check.....	34,944.63
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	3,531.87	Time certificates of deposit.....	85,704.26
Due from banks and bankers.....	6,072.26	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,603.00	Cashier's checks outstanding.....	73.74
Silver coin, including all minor coin currency.....	219.55		
National bank notes and other U. S. notes.....	3,776.00		
<b>Total.....</b>	<b>183,217.66</b>	<b>Total.....</b>	<b>183,217.66</b>

**MERCHANTS AND FARMERS BANK, COLUMBIA.**

A. L. WALKER, President.

L. H. HARRISON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 60,226.48	Capital stock.....	\$ 10,000.00
Overdrafts.....	735.31	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	2,802.56
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,250.00	Deposits subject to check.....	69,674.26
All other real estate owned.....	1,100.00	Demand certificates of deposit.....	
Demand loans.....	1,542.15	Time certificates of deposit.....	12,369.57
Due from banks and bankers.....	26,878.74	Savings deposits.....	
Cash items.....	193.05	Due to banks and bankers.....	
Gold coin.....	460.00	Cashier's checks outstanding.....	845.81
Silver coin, including all minor coin currency.....	1,380.47		
National bank notes and other U. S. notes.....	8,326.00		
W. M. Brickhouse, C. S. C.....	600.00		
<b>Total.....</b>	<b>107,692.20</b>	<b>Total.....</b>	<b>107,692.20</b>

**CABARRUS SAVINGS BANK, CONCORD, ALBEMARLE, MT. PLEASANT AND KANNAPOLIS.**

**H. I. WOODHOUSE, President.**

**C. W. SWINK, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$764,828.46	Capital stock.....	\$ 100,000.00
Overdrafts.....	12,206.31	Surplus fund.....	100,000.00
United States bonds.....		Undivided profits.....	14,493.03
North Carolina State bonds.....		Dividends unpaid.....	12.00
All other stocks, bonds and mortgages.....	29,226.23	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,947.41	Deposits subject to check.....	585,202.97
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	61,471.54	Time certificates of deposit.....	386,752.98
Due from banks and bankers.....	215,144.93	Savings deposits.....	
Cash items.....	15,637.29	Due to banks and bankers.....	2,556.91
Gold coin.....	19,973.50	Cashier's checks outstanding.....	3,945.36
Silver coin, including all minor coin currency.....	9,076.58	Certified checks.....	1,000.00
National bank notes and other U. S. notes.....	68,951.00	Accrued interest due depositors.....	7,500.00
<b>Total.....</b>	<b>1,201,463.25</b>	<b>Total.....</b>	<b>1,201,463.25</b>

**CITIZENS BANK AND TRUST COMPANY, CONCORD.**

**A. JONES YORKE, President.**

**CHAS. B. WAGONER, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$225,339.85	Capital stock.....	\$ 30,000.00
Overdrafts.....	3,145.16	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	2,657.07
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,100.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,750.00	Deposits subject to check.....	118,655.72
All other real estate owned.....	7,257.00	Demand certificates of deposit.....	134,940.20
Demand loans.....	10,520.11	Time certificates of deposit.....	
Due from banks and bankers.....	34,295.39	Savings deposits.....	
Cash items.....	1,667.55	Due to banks and bankers.....	
Gold coin.....	302.50	Cashier's checks outstanding.....	682.58
Silver coin, including all minor coin currency.....	3,201.01	Accrued interest due depositors.....	3,000.00
National bank notes and other U. S. notes.....	13,337.00		
<b>Total.....</b>	<b>307,915.57</b>	<b>Total.....</b>	<b>307,915.57</b>

**BANK OF CONETOE, CONETOE.**

**HENRY CLARKE BRIDGERS, President.**

**R. C. WARREN, Cashier.**

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 31,517.98	Capital stock.....	\$ 15,000.00
Overdrafts.....	549.43	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	864.14
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	106.00
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	1,621.56	Deposits subject to check.....	13,348.20
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	5,180.49
Due from banks and bankers.....	5,073.28	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	190.00	Cashier's checks outstanding.....	114.45
Silver coin, including all minor coin currency.....	1,661.03		
National bank notes and other U. S. notes.....			
<b>Total.....</b>	<b>42,613.28</b>	<b>Total.....</b>	<b>42,613.28</b>

**CITIZENS BANK, CONOVER.**

JOHN A. ISENHOWER, President.

A. L. SHUFORD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 52,947.33	Capital stock.....	\$ 10,000.00
Overdrafts.....	58.18	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,429.56
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	16,687.66
All other real estate owned.....		Demand certificates of deposit.....	8,837.22
Demand loans.....	1,000.00	Time certificates of deposit.....	
Due from banks and bankers.....	5,432.59	Savings deposits.....	23,881.45
Cash items.....	45.48	Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	274.50
Silver coin, including all minor coin currency.....	345.81	Accrued interest due depositors.....	300.00
National bank notes and other U. S. notes.....	1,501.00		
Total.....	64,410.39	Total.....	64,410.39

**BANK OF CONWAY, CONWAY.**

W. T. BRIDGERS, President.

L. W. FLYTHE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 40,706.13	Capital stock.....	\$ 5,000.00
Overdrafts.....	24.22	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,042.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,623.43	Deposits subject to check.....	36,798.12
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	11,671.73	Savings deposits.....	6,530.89
Cash items.....		Due to banks and bankers.....	
Gold coin.....	42.50	Cashier's checks outstanding.....	253.86
Silver coin, including all minor coin currency.....	338.98		
National bank notes and other U. S. notes.....	218.00		
Total.....	54,624.99	Total.....	54,624.99

**BANK OF COOLEEMEE, COOLEEMEE.**

J. B. MASON, President.

J. H. L. RICE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,023.60	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	179.20
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Deposits subject to check.....	38,037.73
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,500.00	Time certificates of deposit.....	
Due from banks and bankers.....	22,431.74	Savings deposits.....	49,743.54
Cash items.....	589.34	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	206.68
Silver coin, including all minor coin currency.....	739.47		
National bank notes and other U. S. notes.....	3,883.00		
Total.....	100,167.15	Total.....	100,167.15

## BANK OF CORNELIUS, CORNELIUS.

F. C. SHERRILL, President.

J. T. BEARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 87,477.84	Capital stock.....	\$ 20,000.00
Overdrafts.....	29.75	Surplus fund.....	
United States bonds.....		Undivided profits.....	7,948.68
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,000.00	Deposits subject to check.....	30,428.05
All other real estate owned.....		Demand certificates of deposit.....	10,237.85
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	16,257.77	Savings deposits.....	40,079.23
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,052.50	Cashier's checks outstanding.....	315.70
Silver coin, including all minor coin currency.....	253.65		
National bank notes and other U. S. notes.....	2,938.00		
Total.....	109,009.51	Total.....	109,009.51

## CITIZENS BANK, CREEDMOOR.

H. D. MANGUM, President.

I. E. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 89,069.61	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3,400.00	Notes and bills rediscounted.....	10,500.00
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	16,726.67
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,829.00	Time certificates of deposit.....	35,574.05
Due from banks and bankers.....	8,100.43	Savings deposits.....	24,891.52
Cash items.....	502.28	Due to banks and bankers.....	
Gold coin.....	5.00	Cashier's checks outstanding.....	130.45
Silver coin, including all minor coin currency.....	103.63		
National bank notes and other U. S. notes.....	3,727.00		
Expense account.....	1,085.74		
Total.....	115,822.69	Total.....	115,822.69

## BANK OF CRESWELL, CRESWELL.

J. M. AMBROSE, President.

D. E. WOODLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 28,473.12	Capital stock.....	\$ 5,000.00
Overdrafts.....	145.64	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,642.53
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	800.00	Deposits subject to check.....	16,937.25
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	7,236.30	Savings deposits.....	17,670.92
Cash items.....	3,665.53	Due to banks and bankers.....	
Gold coin.....	27.50	Cashier's checks outstanding.....	1,132.50
Silver coin, including all minor coin currency.....	220.11		
National bank notes and other U. S. notes.....	2,815.00		
Total.....	43,383.20	Total.....	43,383.20



## BANK OF DALLAS, DALLAS.

S. N. BOYCE, President.

L. M. HOFFMAN, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 54,854.19	Capital stock.....	\$ 10,000.00
Overdrafts.....	117.97	Surplus fund.....	4,070.20
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	6,500.00	Deposits subject to check.....	23,094.31
All other real estate owned.....		Demand certificates of deposit.....	26,563.57
Demand loans.....		Time certificates of deposit.....	1,733.44
Due from banks and bankers.....	11,447.45	Savings deposits.....	
Cash items.....	21.73	Due to banks and bankers.....	456.73
Gold coin.....		Cashier's checks outstanding.....	450.00
Silver coin, including all minor coin currency.....	59.91	Accrued interest due depositors.....	
National bank notes and other U. S. notes.....	1,367.00		
Total.....	74,368.25	Total.....	74,368.25

## BANK OF STOKES COUNTY, DANBURY-WALNUT COVE.

M. T. CHILTON, President.

N. E. PEPPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$173,949.97	Capital stock.....	\$ 20,000.00
Overdrafts.....	2,340.88	Surplus fund.....	1,138.05
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	34,811.50
Banking house, furniture and fixtures.....	8,283.59	Deposits subject to check.....	51,082.41
All other real estate owned.....	217.00	Demand certificates of deposit.....	107,918.56
Demand loans.....	1,267.50	Time certificates of deposit.....	
Due from banks and bankers.....	19,347.61	Savings deposits.....	
Cash items.....	1,125.22	Due to banks and bankers.....	
Gold coin.....	2,721.00	Cashier's checks outstanding.....	437.44
Silver coin, including all minor coin currency.....	896.64	Accrued interest due depositors.....	300.00
National bank notes and other U. S. notes.....	5,036.00		
Judgment.....	102.55		
Accrued interest uncollected.....	400.00		
Total.....	215,687.96	Total.....	215,687.96

## BANK OF DAVIDSON, DAVIDSON.

JOHN L. DOUGLAS, President.

W. H. THOMPSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 37,929.23	Capital stock.....	\$ 8,530.00
Overdrafts.....	52.97	Surplus fund.....	160.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	31,692.18
Banking house, furniture and fixtures.....	1,500.00	Deposits subject to check.....	14,208.03
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,452.78
Due from banks and bankers.....	21,023.59	Savings deposits.....	
Cash items.....	336.89	Due to banks and bankers.....	
Gold coin.....	525.00	Cashier's checks outstanding.....	130.83
Silver coin, including all minor coin currency.....	945.70	Certified checks.....	2.40
National bank notes and other U. S. notes.....	3,039.00	Accrued interest due depositors.....	176.16
Total.....	65,352.38	Total.....	65,352.38

## BANK OF DENTON, DENTON.

B. I. HARRISON, President.

W. E. BOONE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 66,267.85	Capital stock.....	\$ 10,000.00
Overdrafts.....	2,099.94	Surplus fund.....	1,700.00
United States bonds.....		Undivided profits.....	19.70
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,483.61	Deposits subject to check.....	13,001.41
All other real estate owned.....		Demand certificates of deposit.....	54,691.18
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	4,252.36	Savings deposits.....	
Cash items.....	525.70	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	268.64
Silver coin, including all minor coin currency.....	762.85		
National bank notes and other U. S. notes.....	3,259.00		
Loss account.....	25.00		
Revenue stamps.....	4.62		
Total.....	79,680.93	Total.....	79,680.93

## BANK OF DOVER, DOVER.

G. V. RICHARDSON, President.

W. H. CATON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 19,701.20	Capital stock.....	\$ 5,000.00
Overdrafts.....	342.14	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,858.63
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,500.00
Banking house, furniture and fixtures.....	2,022.96	Deposits subject to check.....	9,799.81
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,965.30
Due from banks and bankers.....		Savings deposits.....	
Cash items.....	39.00	Due to banks and bankers.....	138.39
Gold coin.....	140.00	Cashier's checks outstanding.....	10.00
Silver coin, including all minor coin currency.....	228.00	Certified checks.....	36.17
National bank notes and other U. S. notes.....	835.00		
Total.....	23,308.30	Total.....	23,308.30

## BANK OF HARNETT, DUKE.

B. N. DUKE, President.

E. P. DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$157,928.51	Capital stock.....	\$ 20,000.00
Overdrafts.....	39.60	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	2,708.56
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,248.45	Deposits subject to check.....	52,965.80
All other real estate owned.....	913.25	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	602.70
Due from banks and bankers.....	7,296.53	Savings deposits.....	77,198.86
Cash items.....		Due to banks and bankers.....	
Gold coin.....	175.00	Cashier's checks outstanding.....	1,089.67
Silver coin, including all minor coin currency.....	2,475.55	Accrued interest due depositors.....	651.30
National bank notes and other U. S. notes.....	5,140.00		
Total.....	175,216.89	Total.....	175,216.89

## BANK OF CAPE FEAR, DUNN.

D. C. FUSSELL, President.

T. V. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$137,824.12	Capital stock.....	\$ 25,000.00
Overdrafts.....	90.47	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,890.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	65,000.00
Banking house, furniture and fixtures.....	3,350.00	Deposits subject to check.....	71,630.12
All other real estate owned.....	1,750.00	Demand certificates of deposit.....	3,804.50
Demand loans.....	46.50	Time certificates of deposit.....	5,790.62
Due from banks and bankers.....	27,232.98	Savings deposits.....	122.31
Cash items.....	2,373.30	Due to banks and bankers.....	32.00
Gold coin.....	457.50	Cashier's checks outstanding.....	469.61
Silver coin, including all minor coin currency.....	1,850.59	Certified checks.....	
National bank notes and other U. S. notes.....	1,264.00	U. S. postal funds.....	
Total.....	176,239.46	Total.....	176,239.46

## STATE BANK AND TRUST COMPANY, DUNN AND ANGIER.

P. S. COOPER, President.

W. H. HERRING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 55,104.12	Capital stock.....	\$ 14,200.00
Overdrafts.....	205.79	Surplus fund.....	
United States bonds.....		Undivided profits.....	841.03
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	4,025.00	Notes and bills rediscounted.....	7,093.51
Premium on bonds.....		Bills payable.....	16,000.00
Banking house, furniture and fixtures.....	5,099.64	Deposits subject to check.....	31,103.59
All other real estate owned.....		Demand certificates of deposit.....	3,137.70
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	6,300.40	Savings deposits.....	
Cash items.....	410.09	Due to banks and bankers.....	83.35
Gold coin.....	195.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	519.14		
National bank notes and other U. S. notes.....	600.00		
Total.....	72,459.18	Total.....	72,459.18

## DURHAM LOAN AND TRUST COMPANY, DURHAM.

JOHN SPRUNT HILL, President.

I. F. HILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$128,262.14	Capital stock.....	\$ 100,000.00
Overdrafts.....	3,200.53	Surplus fund.....	
United States bonds.....		Undivided profits.....	45,681.80
North Carolina State bonds.....		Dividends unpaid.....	3,000.00
All other stocks, bonds and mortgages.....	46,450.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	90,643.03	Deposits subject to check.....	163,225.61
All other real estate owned.....		Demand certificates of deposit.....	71,511.05
Demand loans.....	93,675.00	Time certificates of deposit.....	
Due from banks and bankers.....	35,930.01	Savings deposits.....	
Cash items.....	6,258.15	Due to banks and bankers.....	10,478.00
Gold coin.....	537.50	Cashier's checks outstanding.....	365.85
Silver coin, including all minor coin currency.....	805.95		
National bank notes and other U. S. notes.....	3,198.00		
Total.....	409,260.31	Total.....	409,260.31

## FIDELITY BANK, DURHAM.

B. N. DUKE, President.

S. W. MINOR, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,415,119.95	Capital stock.....	\$ 100,000.00
Overdrafts.....	678.01	Surplus fund.....	400,000.00
United States bonds.....		Undivided profits.....	100,555.46
North Carolina State bonds.....	3,000.00	Dividends unpaid.....	7,500.00
All other stocks, bonds and mortgages.....	352,273.53	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	20,337.50	Deposits subject to check.....	1,312,360.71
All other real estate owned.....		Demand certificates of deposit.....	516,577.13
Demand loans.....	323,018.56	Time certificates of deposit.....	
Due from banks and bankers.....	668,018.07	Savings deposits.....	325,034.48
Cash items.....	75,048.92	Due to banks and bankers.....	120,795.22
Gold coin.....	10,077.50	Cashier's checks outstanding.....	9,068.48
Silver coin, including all minor coin currency.....	13,390.93	Accrued interest due depositors.....	6,000.00
National bank notes and other U. S. notes.....	17,253.00	Certified checks.....	321.49
Total.....	2,898,212.97	Total.....	2,898,212.97

## HOME SAVINGS BANK, DURHAM.

GEO. W. WATTS, President.

T. B. PEIRCE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$477,510.28	Capital stock.....	\$ 50,000.00
Overdrafts.....	86.37	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	4,981.15
North Carolina State bonds.....		Dividends unpaid.....	2,012.25
All other stocks, bonds and mortgages.....	7,640.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,000.00	Deposits subject to check.....	47,891.48
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	56,134.34	Time certificates of deposit.....	108,624.86
Due from banks and bankers.....	22,127.80	Savings deposits.....	327,042.31
Cash items.....	4,226.46	Due to banks and bankers.....	
Gold coin.....	435.00	Cashier's checks outstanding.....	1,507.58
Silver coin, including all minor coin currency.....	975.04	Accrued interest due depositors.....	735.66
National bank notes and other U. S. notes.....	2,660.00		
Total.....	572,795.29	Total.....	572,795.29

## MECHANICS AND FARMERS BANK, DURHAM.

JOHN MERRICK, President.

GEO. W. ADAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 49,928.94	Capital stock.....	\$ 15,000.00
Overdrafts.....	264.59	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	703.57
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,583.84	Deposits subject to check.....	31,951.91
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	4,000.00
Due from banks and bankers.....	1,625.28	Savings deposits.....	
Cash items.....	142.37	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	554.19
Silver coin, including all minor coin currency.....	63.65		
National bank notes and other U. S. notes.....	2,601.00		
Total.....	56,209.67	Total.....	56,209.67

**MERCHANTS BANK, DURHAM.**

W. J. CHRISTIAN, President.

J. L. LOCKHART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$511,921.56	Capital stock.....	\$ 100,000.00
Overdrafts.....	256.56	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	31,456.04
North Carolina State bonds.....		Dividends unpaid.....	8.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	40,287.52	Deposits subject to check.....	174,715.18
All other real estate owned.....	27,100.00	Demand certificates of deposit.....	
Demand loans.....	4,711.28	Time certificates of deposit.....	184,287.83
Due from banks and bankers.....	10,843.84	Savings deposits.....	74,385.45
Cash items.....	13,169.13	Due to banks and bankers.....	18,265.62
Gold coin.....	2,170.00	Cashier's checks outstanding.....	1,914.22
Silver coin, including all minor coin currency.....	4,663.45		
National bank notes and other U. S. notes.....	4,909.00		
<b>Total.....</b>	<b>625,032.34</b>	<b>Total.....</b>	<b>625,032.34</b>

**YADKIN VALLEY BANK, EAST BEND.**

W. H. SPEAS, President.

J. M. WHITTINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 18,673.20	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	900.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,211.24	Deposits subject to check.....	7,797.46
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	11,543.59
Due from banks and bankers.....	162.87	Savings deposits.....	
Cash items.....	602.17	Due to banks and bankers.....	
Gold coin.....	540.00	Cashier's checks outstanding.....	379.75
Silver coin, including all minor coin currency.....	729.32		
National bank notes and other U. S. notes.....	2,702.00		
<b>Total.....</b>	<b>25,620.80</b>	<b>Total.....</b>	<b>25,620.80</b>

**PEOPLES BANK, EAST DURHAM.**

Y. E. SMITH, President.

J. W. WILKINSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 74,987.70	Capital stock.....	\$ 10,000.00
Overdrafts.....	228.71	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	770.20
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	1,100.00	Deposits subject to check.....	26,795.28
All other real estate loaned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,954.62
Due from banks and bankers.....	5,011.32	Savings deposits.....	30,551.78
Cash items.....	242.19	Due to banks and bankers.....	
Gold coin.....	130.00	Cashier's checks outstanding.....	313.12
Silver coin, including all minor coin currency.....	1,125.08	Accrued interest due depositors.....	500.00
National bank notes and other U. S. notes.....	1,060.00		
<b>Total.....</b>	<b>83,885.00</b>	<b>Total.....</b>	<b>83,885.00</b>

## BANK OF EDENTON, EDENTON.

JULIEN WOOD, President.

E. C. REA, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$182,830.69	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,463.01	Surplus fund.....	30,000.00
United States bonds.....	-----	Undivided profits.....	2,878.89
North Carolina State bonds.....	-----	Dividends unpaid.....	2,000.00
All other stocks, bonds and mortgages.....	66,000.00	Notes and bills rediscounted.....	-----
Premium on bonds.....	500.00	Bills payable.....	-----
Banking house, furniture and fixtures.....	21,690.00	Deposits subject to check.....	131,927.06
All other real estate owned.....	5,810.22	Demand certificates of deposit.....	-----
Demand loans.....	37,490.00	Time certificates of deposit.....	18,308.00
Due from banks and bankers.....	41,286.58	Savings deposits.....	130,888.58
Cash items.....	2,759.70	Due to banks and bankers.....	-----
Gold coin.....	1,167.50	Cashier's checks outstanding.....	850.21
Silver coin, including all minor coin currency.....	1,907.98	Accrued interest due depositors.....	2,827.45
National bank notes and other U. S. notes.....	6,761.00	Certified checks.....	154.25
Revenue stamps.....	167.56		
Total.....	369,834.24	Total.....	369,834.24

## CITIZENS BANK, EDENTON.

H. C. PRIVOTT, President.

CHAS. H. WOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$134,914.46	Capital stock.....	\$ 25,000.00
Overdrafts.....	908.00	Surplus fund.....	-----
United States bonds.....	-----	Undivided profits.....	23,000.00
North Carolina State bonds.....	-----	Dividends unpaid.....	753.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	-----
Banking house, furniture and fixtures.....	9,670.00	Deposits subject to check.....	86,948.10
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	10,600.00	Time certificates of deposit.....	5,825.00
Due from banks and bankers.....	59,319.91	Savings deposits.....	81,698.94
Cash items.....	1,751.22	Due to banks and bankers.....	4,238.47
Gold coin.....	1,725.00	Cashier's checks outstanding.....	919.53
Silver coin, including all minor coin currency.....	1,707.65	Certified checks.....	1,678.20
National bank notes and other U. S. notes.....	4,337.00		
Revenue stamps.....	68.00		
Total.....	230,061.24	Total.....	230,061.24

## CITIZENS BANK OF ELIZABETH CITY, ELIZABETH CITY.

O. McMULLAN, President.

M. R. GRIFFIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$284,090.09	Capital stock.....	\$ 50,000.00
Overdrafts.....	518.68	Surplus fund.....	-----
United States bonds.....	-----	Undivided profits.....	11,475.50
North Carolina State bonds.....	12,500.00	Dividends unpaid.....	2,000.00
All other stocks, bonds and mortgages.....	20,000.00	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	35,000.00
Banking house, furniture and fixtures.....	8,700.00	Deposits subject to check.....	130,510.40
All other real estate owned.....	1,100.00	Demand certificates of deposit.....	-----
Demand loans.....	21,473.19	Time certificates of deposit.....	-----
Due from banks and bankers.....	68,641.73	Savings deposits.....	196,857.58
Cash items.....	5,610.43	Due to banks and bankers.....	-----
Gold coin.....	1,440.00	Cashier's checks outstanding.....	4,168.63
Silver coin, including all minor coin currency.....	2,056.39	Trust deposits.....	2,705.40
National bank notes and other U. S. notes.....	6,587.00		
Total.....	432,717.51	Total.....	432,717.51

## SAVINGS BANK AND TRUST COMPANY, ELIZABETH CITY.

P. H. WILLIAMS, President.

H. G. KRAMER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$383,548.60	Capital stock.....	\$ 40,000.00
Overdrafts.....	49.43	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	6,800.00
North Carolina State bonds.....	11,000.00	Dividends unpaid.....	2,406.00
All other stocks, bonds and mortgages.....	15,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	150,204.07
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	12,452.00	Time certificates of deposit.....	27,690.00
Due from banks and bankers.....	45,666.64	Savings deposits.....	222,626.21
Cash items.....	7,939.03	Due to banks and bankers.....	
Gold coin.....	1,150.00	Cashier's checks outstanding.....	615.25
Silver coin, including all minor coin currency.....	3,303.19	Trust deposits.....	61,478.88
National bank notes and other U. S. notes.....	9,768.00		
Trust investments.....	61,145.00		
Accrued interest receivable.....	2,298.52		
<b>Total.....</b>	<b>556,820.41</b>	<b>Total.....</b>	<b>556,820.41</b>

## BANK OF ELIZABETHTOWN, ELIZABETHTOWN.

J. BAYARD CLARK, President.

RALPH BORING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 47,010.04	Capital stock.....	\$ 10,000.00
Overdrafts.....	535.37	Surplus fund.....	3,028.49
United States bonds.....		Undivided profits.....	391.78
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	5,331.28	Deposits subject to check.....	29,445.61
All other real estate owned.....	700.00	Demand certificates of deposit.....	9,656.49
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	5,851.13	Savings deposits.....	
Cash items.....	1,398.31	Due to banks and bankers.....	
Gold coin.....	35.00	Cashier's checks outstanding.....	93.66
Silver coin, including all minor coin currency.....	147.00	Certified checks.....	120.10
National bank notes and other U. S. notes.....	1,728.00		
<b>Total.....</b>	<b>62,736.13</b>	<b>Total.....</b>	<b>62,736.13</b>

## FARMERS AND MERCHANTS BANK, ELKIN.

W. S. REICH, President.

A. W. GEORGE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 78,406.00	Capital stock.....	\$ 18,100.00
Overdrafts.....	462.10	Surplus fund.....	1,900.00
United States bonds.....		Undivided profits.....	992.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	600.00
Premium on bonds.....		Bills payable.....	12,600.00
Banking house, furniture and fixtures.....	9,170.00	Deposits subject to check.....	22,599.83
All other real estate owned.....	3,600.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	41,108.95
Due from banks and bankers.....	1,877.96	Savings deposits.....	
Cash items.....	890.58	Due to banks and bankers.....	
Gold coin.....	1,465.00	Cashier's checks outstanding.....	287.65
Silver coin, including all minor coin currency.....	397.76		
National bank notes and other U. S. notes.....	1,900.00		
<b>Total.....</b>	<b>98,169.40</b>	<b>Total.....</b>	<b>98,169.40</b>

## CITIZENS BANK, ELK PARK.

A. P. BRINKLEY, President.

P. A. VANCE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 49,844.65	Capital stock.....	\$ 9,950.00
Overdrafts.....	1,460.09	Surplus fund.....	1,300.86
United States bonds.....		Undivided profits.....	1,714.07
North Carolina State bonds.....		Dividends unpaid.....	15.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	12,166.15
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	25,563.84
All other real estate owned.....	125.00	Demand certificates of deposit.....	
Demand loans.....	287.02	Time certificates of deposit.....	4,453.20
Due from banks and bankers.....	3,780.10	Savings deposits.....	337.69
Cash items.....	175.55	Due to banks and bankers.....	
Gold coin.....	167.50	Cashier's checks outstanding.....	689.28
Silver coin, including all minor coin currency.....	389.18		
National bank notes and other U. S. notes.....	1,961.00		
Total.....	61,190.09	Total.....	61,190.09

## BANK OF ELLENBORO, ELLENBORO.

D. B. HARRILL, President.

E. E. HARRILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,324.18	Capital stock.....	\$ 10,000.00
Overdrafts.....	120.34	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	60.18
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,500.00
Banking house, furniture and fixtures.....	6,069.65	Deposits subject to check.....	10,898.13
All other real estate owned.....	748.49	Demand certificates of deposit.....	
Demand loans.....	400.00	Time certificates of deposit.....	35,387.53
Due from banks and bankers.....	3,193.33	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	70.00	Cashier's checks outstanding.....	69.20
Silver coin, including all minor coin currency.....	456.05		
National bank notes and other U. S. notes.....	1,533.00		
Total.....	63,915.04	Total.....	63,915.04

## BANK OF ELLERBE, ELLERBE.

J. R. BENNETT, President.

B. B. FARLOW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 67,116.45	Capital stock.....	\$ 10,000.00
Overdrafts.....	88.34	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,293.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	4,400.00
Premium on bonds.....		Bills payable.....	13,000.00
Banking house, furniture and fixtures.....	6,799.87	Deposits subject to check.....	35,792.78
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,833.01
Due from banks and bankers.....	5,319.61	Savings deposits.....	
Cash items.....	1,034.44	Due to banks and bankers.....	
Gold coin.....	55.00	Cashier's checks outstanding.....	82.96
Silver coin, including all minor coin currency.....	227.75		
National bank notes and other U. S. notes.....	2,261.00		
Total.....	82,902.46	Total.....	82,902.46



## ELM CITY BANK, ELM CITY.

JOHN L. BAILEY, President.

E. O. McGOWAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 80,794.95	Capital stock.....	\$ 20,000.00
Overdrafts.....	259.51	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,807.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,131.83	Deposits subject to check.....	32,762.39
All other real estate owned.....	1,400.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	25,559.17
Due from banks and bankers.....	5,581.52	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	1.79
Silver coin, including all minor coin currency.....	962.68		
National bank notes and other U. S. notes.....			
Total.....	92,130.49	Total.....	92,130.49

## TOISNOT BANKING COMPANY, ELM CITY.

R. S. WELLS, President.

JAMES W. HAYS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,522.41	Capital stock.....	\$ 20,000.00
Overdrafts.....	496.65	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	7,436.36
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,150.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,425.00	Deposits subject to check.....	48,758.41
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	26,653.89
Due from banks and bankers.....	28,480.50	Savings deposits.....	39,107.33
Cash items.....		Due to banks and bankers.....	
Gold coin.....	475.00	Cashier's checks outstanding.....	393.97
Silver coin, including all minor coin currency.....	1,207.40		
National bank notes and other U. S. notes.....	4,593.00		
Total.....	147,349.96	Total.....	147,349.96

## ELON BANKING AND TRUST COMPANY, ELON COLLEGE.

W. P. LAWRENCE, President.

W. H. MASSENGILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 14,649.17	Capital stock.....	\$ 5,000.00
Overdrafts.....	89.76	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,145.78
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,500.00
Banking house, furniture and fixtures.....	2,586.69	Deposits subject to check.....	12,373.48
All other real estate owned.....		Demand certificates of deposit.....	3,121.95
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,757.27	Savings deposits.....	
Cash items.....	1,646.29	Due to banks and bankers.....	
Gold coin.....	300.00	Cashier's checks outstanding.....	139.92
Silver coin, including all minor coin currency.....	342.95		
National bank notes and other U. S. notes.....	909.00		
Total.....	24,281.13	Total.....	24,281.13

## BANK OF ENFIELD, ENFIELD.

IVEY WATSON, President.

J. W. WHITAKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$312,747.41	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	16,298.25
North Carolina State bonds.....		Dividends unpaid.....	500.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,500.00	Deposits subject to check.....	130,890.82
All other real estate owned.....	3,576.95	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,197.50
Due from banks and bankers.....	67,762.33	Savings deposits.....	175,897.79
Cash items.....	370.01	Due to banks and bankers.....	
Gold coin.....	455.00	Cashier's checks outstanding.....	1,020.20
Silver coin, including all minor coin currency.....	1,536.86		
National bank notes and other U. S. notes.....	6,816.00		
Revenue stamps.....	40.00		
Total.....	399,804.56	Total.....	399,804.56

## COMMERCIAL AND FARMERS BANK, ENFIELD.

S. C. BELLAMY, President.

P. O. PETWAY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$157,648.64	Capital stock.....	\$ 10,000.00
Overdrafts.....	34.16	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	2,880.61
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	5,200.00	Deposits subject to check.....	76,458.04
All other real estate owned.....	747.06	Demand certificates of deposit.....	
Demand loans.....	750.00	Time certificates of deposit.....	11,610.00
Due from banks and bankers.....	20,075.77	Savings deposits.....	66,772.66
Cash items.....		Due to banks and bankers.....	
Gold coin.....	910.50	Cashier's checks outstanding.....	40.78
Silver coin, including all minor coin currency.....	1,278.96		
National bank notes and other U. S. notes.....	6,087.00		
Revenue stamps.....	30.00		
Total.....	192,762.09	Total.....	192,762.09

## FARMERS BANK OF EURE, EURE.

W. L. CURTIS, President.

R. B. HILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,908.83	Capital stock.....	\$ 5,250.00
Overdrafts.....	85.91	Surplus fund.....	
United States bonds.....		Undivided profits.....	335.17
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	3,208.93	Deposits subject to check.....	11,833.37
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,197.92
Due from banks and bankers.....	489.45	Savings deposits.....	
Cash items.....	97.25	Due to banks and bankers.....	
Gold coin.....	170.00	Cashier's checks outstanding.....	208.44
Silver coin, including all minor coin currency.....	180.53		
National bank notes and other U. S. notes.....	684.00		
Total.....	29,824.90	Total.....	29,824.90

**PLANTERS AND MERCHANTS BANK, EVERITTS.**

V. R. TAYLOR, President.

V. G. TAYLOR, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 12,831.47	Capital stock.....	\$ 10,000.00
Overdrafts.....	20.67	Surplus fund.....	197.28
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,408.70	Deposits subject to check.....	15,141.99
All other real estate owned.....		Demand certificates of deposit.....	2,027.20
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	12,082.37	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	138.80
Gold coin.....	50.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	112.06		
National bank notes and other U. S. notes.....			
Total.....	27,505.27	Total.....	27,505.27

**BANK OF FAIR BLUFF, FAIR BLUFF.**

J. E. DICK, President.

J. F. ROGERS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 60,895.53	Capital stock.....	\$ 15,000.00
Overdrafts.....	183.62	Surplus fund.....	2,567.57
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	17,000.00
Banking house, furniture and fixtures.....	5,704.84	Deposits subject to check.....	12,353.32
All other real estate owned.....	2,042.61	Demand certificates of deposit.....	28,263.16
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,965.92	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	371.17
Gold coin.....	542.50	Cashier's checks outstanding.....	114.51
Silver coin, including all minor coin currency.....	2,265.20		
National bank notes and other U. S. notes.....			
Sundry account.....	69.51		
Total.....	75,669.73	Total.....	75,669.73

**FARMERS AND MERCHANTS BANK, FAIR BLUFF.**

A. W. JENKINS, President.

R. C. TUCKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 15,752.96	Capital stock.....	\$ 5,000.00
Overdrafts.....	18.99	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,257.15	Deposits subject to check.....	3,876.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	2,984.97	Savings deposits.....	13,565.74
Cash items.....	83.19	Due to banks and bankers.....	
Gold coin.....	107.50	Cashier's checks outstanding.....	14.80
Silver coin, including all minor coin currency.....	576.15		
National bank notes and other U. S. notes.....	569.00		
Expense.....	107.02		
Total.....	22,456.93	Total.....	22,456.93

**BANK OF FAIRMONT, FAIRMONT.**

J. P. BROWN, President.

F. L. BLUE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,078.22	Capital stock.....	\$ 20,000.00
Overdrafts.....	398.61	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	2,075.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	1,150.00	Deposits subject to check.....	54,980.03
All other real estate owned.....	3,096.31	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	30,958.15
Due from banks and bankers.....	24,507.27	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	580.00	Cashier's checks outstanding.....	2,164.56
Silver coin, including all minor coin currency.....	2,574.15		
National bank notes and other U. S. notes.....	2,794.00		
Total.....	118,178.57	Total.....	118,178.57

**BANK OF FAISON, FAISON.**

C. S. HINES, President.

M. McD. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 57,765.91	Capital stock.....	\$ 10,000.00
Overdrafts.....	348.58	Surplus fund.....	6,500.00
United States bonds.....		Undivided profits.....	4,785.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,650.00	Deposits subject to check.....	33,486.96
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	272.56	Time certificates of deposit.....	23,063.75
Due from banks and bankers.....	10,727.82	Savings deposits.....	
Cash items.....	878.79	Due to banks and bankers.....	
Gold coin.....	72.50	Cashier's checks outstanding.....	23.50
Silver coin, including all minor coin currency.....	381.34		
National bank notes and other U. S. notes.....	2,262.00		
Total.....	77,859.50	Total.....	77,859.50

**BANK OF FARMVILLE, FARMVILLE.**

R. L. DAVIS, President.

J. A. MEWBORN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$134,596.02	Capital stock.....	\$ 35,000.00
Overdrafts.....	614.63	Surplus fund.....	3,500.00
United States bonds.....		Undivided profits.....	3,392.37
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,500.00	Deposits subject to check.....	94,139.38
All other real estate owned.....	3,000.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	44,276.86
Due from banks and bankers.....	25,091.38	Savings deposits.....	
Cash items.....	9,654.80	Due to banks and bankers.....	
Gold coin.....	190.00	Cashier's checks outstanding.....	124.28
Silver coin, including all minor coin currency.....	711.56	Certified checks.....	225.50
National bank notes and other U. S. notes.....	5,270.00		
Total.....	180,658.39	Total.....	180,658.39

## CITIZENS BANK, FARMVILLE.

T. L. TURNAGE, President.

T. C. TURNAGE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 90,414.08	Capital stock.....	\$ 25,000.00
Overdrafts.....	257.62	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,495.95
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	6,159.35	Deposits subject to check.....	50,669.93
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,240.04
Due from banks and bankers.....	8,167.78	Savings deposits.....	
Cash items.....	616.28	Due to banks and bankers.....	
Gold coin.....	265.00	Cashier's checks outstanding.....	206.80
Silver coin, including all minor coin currency.....	1,120.61		
National bank notes and other U. S. notes.....	2,612.00		
Total.....	109,612.72	Total.....	109,612.72

## CUMBERLAND SAVINGS AND TRUST COMPANY, FAYETTEVILLE.

FRANK H. STEDMAN, President.

C. W. RANKIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$341,519.03	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	11,000.00
United States bonds.....		Undivided profits.....	7,749.81
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	20,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	19,348.52	Deposits subject to check.....	173,120.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	40,309.41
Due from banks and bankers.....	39,600.82	Savings deposits.....	122,435.94
Cash items.....	5,009.61	Due to banks and bankers.....	198.13
Gold coin.....	500.00	Cashier's checks outstanding.....	1,041.61
Silver coin, including all minor coin currency.....	5,640.61	Certified checks.....	59.17
National bank notes and other U. S. notes.....	15,681.00	Trust deposits.....	1,115.06
Total.....	427,299.59	Accrued interest due depositors.....	270.28
		Total.....	427,299.59

## BANK OF FLETCHER, FLETCHER.

P. R. MOALE, President.

HUGH V. WALKER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 15,354.21	Capital stock.....	\$ 10,000.00
Overdrafts.....	43.75	Surplus fund.....	322.15
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,300.00
Banking house, furniture and fixtures.....	4,393.43	Deposits subject to check.....	10,413.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,329.35
Due from banks and bankers.....	4,446.08	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	373.27
Silver coin, including all minor coin currency.....	74.78		
National bank notes and other U. S. notes.....	48.00		
Cherokee Savings Bank (attached).....	2,314.68		
Expense.....	48.23		
Total.....	26,738.16	Total.....	26,738.16

## FARMERS BANK AND TRUST COMPANY, FOREST CITY, LATTIMORE AND CAROLEEN.

J. F. ALEXANDER, President.

J. H. THOMAS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$391,342.37	Capital stock.....	\$ 75,000.00
Overdrafts.....	1,582.27	Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	5,798.55
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	90,000.00
Banking house, furniture and fixtures.....	19,716.32	Deposits subject to check.....	135,585.13
All other real estate owned.....	3,500.00	Demand certificates of deposit.....	
Demand loans.....	10,450.00	Time certificates of deposit.....	118,562.66
Due from banks and bankers.....	40,181.85	Savings deposits.....	1,610.08
Cash items.....	387.61	Due to banks and bankers.....	29,012.68
Gold coin.....	1,262.50	Cashier's checks outstanding.....	880.27
Silver coin, including all minor coin currency.....	1,513.45		
National bank notes and other U. S. notes.....	4,013.00		
<b>Total.....</b>	<b>473,949.37</b>	<b>Total.....</b>	<b>473,949.37</b>

## BANK OF FOUNTAIN, FOUNTAIN.

HENRY CLARK BRIDGES, President.

W. R. GRAHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 54,720.29	Capital stock.....	\$ 12,500.00
Overdrafts.....	537.61	Surplus fund.....	\$ 2,500.00
United States bonds.....		Undivided profits.....	1,574.19
North Carolina State bonds.....	1,500.00	Dividends unpaid.....	12.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,678.76	Deposits subject to check.....	35,877.52
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,431.52
Due from banks and bankers.....	3,368.15	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	390.42		
National bank notes and other U. S. notes.....	700.00		
<b>Total.....</b>	<b>65,895.23</b>	<b>Total.....</b>	<b>65,895.23</b>

## BANK OF FOUR OAKS, FOUR OAKS.

B. B. ADAMS, President.

B. I. TART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 54,384.96	Capital stock.....	\$ 10,000.00
Overdrafts.....	173.16	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,673.93
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,573.25	Deposits subject to check.....	30,374.63
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	2,772.40
Due from banks and bankers.....	852.68	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	176.00	Cashier's checks outstanding.....	64.52
Silver coin, including all minor coin currency.....	857.93	Accrued interest due depositors.....	172.50
National bank notes and other U. S. notes.....	2,040.00		
<b>Total.....</b>	<b>61,057.98</b>	<b>Total.....</b>	<b>61,057.98</b>

## BANK OF FRANKLIN, FRANKLIN.

J. S. SLOAN, President.

LEE CRAWFORD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$190,110.67	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,619.33	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	9,295.28
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	300.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,615.00	Deposits subject to check.....	71,418.93
All other real estate owned.....	10,841.15	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	110,602.39
Due from banks and bankers.....	32,380.67	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	2,000.00	Cashier's checks outstanding.....	511.30
Silver coin, including all minor coin currency.....	1,801.08		
National bank notes and other U. S. notes.....	8,160.00		
Total.....	251,827.90	Total.....	251,827.90

## CITIZENS BANK, FRANKLIN.

D. W. BLAIN, President.

JOHN C. WRIGHT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 27,143.77	Capital stock.....	\$ 14,000.00
Overdrafts.....	796.10	Surplus fund.....	
United States bonds.....		Undivided profits.....	86.76
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	353.02	Deposits subject to check.....	20,276.08
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,025.51
Due from banks and bankers.....	19,949.77	Savings deposits.....	
Cash items.....	138.14	Due to banks and bankers.....	
Gold coin.....	205.00	Cashier's checks outstanding.....	632.34
Silver coin, including all minor coin currency.....	31.89		
National bank notes and other U. S. notes.....	1,403.00		
Total.....	50,020.69	Total.....	50,020.69

## CITIZENS BANK, FRANKLINTON.

E. J. CHEATHAM, President.

WM. F. JOYNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$103,332.63	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,564.45	Surplus fund.....	
United States bonds.....		Undivided profits.....	5,991.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	24,000.00
Banking house, furniture and fixtures.....	18,462.98	Deposits subject to check.....	46,328.40
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	600.00	Time certificates of deposit.....	
Due from banks and bankers.....	17,472.21	Savings deposits.....	46,777.45
Cash items.....	36.72	Due to banks and bankers.....	
Gold coin.....	20.00	Cashier's checks outstanding.....	443.79
Silver coin, including all minor coin currency.....	1,333.91	Certified checks.....	69.79
National bank notes and other U. S. notes.....	5,788.00		
Total.....	148,610.90	Total.....	148,610.90

**BANK OF FREMONT, FREMONT.**

J. T. HOOKS, President.

CUTLAR LEE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$232,727.09	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,055.60	Surplus fund.....	19,859.70
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,225.21	Deposits subject to check.....	113,263.86
All other real estate owned.....	15,571.49	Demand certificates of deposit.....	3,953.01
Demand loans.....		Time certificates of deposit.....	152,519.72
Due from banks and bankers.....	40,439.15	Savings deposits.....	
Cash items.....	17.91	Due to banks and bankers.....	
Gold coin.....	585.00	Cashier's checks outstanding.....	348.35
Silver coin, including all minor coin currency.....	1,323.19		
National bank notes and other U. S. notes.....	9,000.00		
Total.....	314,944.64	Total.....	314,944.64

**BANK OF FUQUAY, FUQUAY SPRINGS.**

K. B. JOHNSON, President.

E. H. HOWARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 47,250.16	Capital stock.....	\$ 10,000.00
Overdrafts.....	589.14	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	1,154.35
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	12,990.55	Deposits subject to check.....	37,507.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	500.00	Time certificates of deposit.....	1,979.60
Due from banks and bankers.....	3,387.93	Savings deposits.....	
Cash items.....	2,004.54	Due to banks and bankers.....	
Gold coin.....	37.50	Cashier's checks outstanding.....	334.56
Silver coin, including all minor coin currency.....	555.41		
National bank notes and other U. S. notes.....	1,661.00		
Total.....	68,976.23	Total.....	68,976.23

**BANK OF GARNER, GARNER.**

H. D. RAND, President.

R. Y. McADEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 30,487.88	Capital stock.....	\$ 8,000.00
Overdrafts.....	2,230.52	Surplus fund.....	94.69
United States bonds.....		Undivided profits.....	1.50
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,477.46	Deposits subject to check.....	15,662.23
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,756.51	Savings deposits.....	18,447.96
Cash items.....	920.54	Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	5.75
Silver coin, including all minor coin currency.....	507.08		
National bank notes and other U. S. notes.....	1,397.00		
Revenue stamps.....	29.56		
Bills of exchange.....	395.58		
Total.....	42,212.13	Total.....	42,212.13



# **MERCHANTS AND FARMERS BANK, GARYSBURG.**

JOHN B. COLLIER, President.

R. E. BROWN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 27,913.46	Capital stock.....	\$ 7,500.00
Overdrafts.....	85.16	Surplus fund.....	3,450.00
United States bonds.....		Undivided profits.....	1,042.24
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,616.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,319.83	Deposits subject to check.....	17,277.70
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	2,987.64	Savings deposits.....	8,863.06
Cash items.....		Due to banks and bankers.....	
Gold coin.....	315.00	Cashier's checks outstanding.....	105.95
Silver coin, including all minor coin currency.....	160.93	Over and short.....	4.94
National bank notes and other U. S. notes.....	786.00	Salary unpaid.....	60.00
Revenue stamps.....	37		
Unearned insurance.....	119.50		
Total.....	38,303.89	Total.....	38,303.89

# **GASTON LOAN AND TRUST COMPANY, GASTONIA.**

THOMAS L. CRAIG, President.

M. A. CARPENTER, Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 84,618.60	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	3,500.00
United States bonds.....		Undivided profits.....	2,198.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,500.00	Deposits subject to check.....	29,705.06
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,180.42	Time certificates of deposit.....	32,267.77
Due from banks and bankers.....	20,131.88	Savings deposits.....	26,667.05
Cash items.....	1,370.60	Due to banks and bankers.....	
Gold coin.....	1,045.00	Cashier's checks outstanding.....	151.51
Silver coin, including all minor coin currency.....	1,063.29		
National bank notes and other U. S. notes.....	1,580.00		
Total.....	119,489.79	Total.....	119,489.79

# **BANK OF GATES, GATESVILLE.**

W. T. CROSS, President.

R. M. RIDDICK, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$152,138.60	Capital stock.....	\$ 10,000.00
Overdrafts.....	194.58	Surplus fund.....	
United States bonds.....		Undivided profits.....	27,331.15
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	7,700.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,049.50	Deposits subject to check.....	36,618.03
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	104,968.78
Due from banks and bankers.....	8,723.18	Savings deposits.....	
Cash items.....	5.00	Due to banks and bankers.....	
Gold coin.....	1,392.50	Cashier's checks outstanding.....	66.96
Silver coin, including all minor coin currency.....	966.66	Certified checks.....	13.72
National bank notes and other U. S. notes.....	6,155.00	Accrued interest due depositors.....	3,370.38
Revenue stamps.....	44.00		
Total.....	182,369.02	Total.....	182,369.02

## BANK OF GIBSON, GIBSON.

W. T. PATE, President.

L. M. BLUE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 53,791.35	Capital stock.....	\$ 15,000.00
Overdrafts.....	466.42	Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	2,692.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,748.84	Deposits subject to check.....	59,071.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	21,127.68	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	460.00	Cashier's checks outstanding.....	47.00
Silver coin, including all minor coin currency.....	375.77		
National bank notes and other U. S. notes.....	1,341.00		
Total.....	84,311.06	Total.....	84,311.06

## BANK OF GIBSONVILLE, GIBSONVILLE.

J. L. KERNODLE, President.

JOHN W. BORING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,786.79	Capital stock.....	\$ 10,000.00
Overdrafts.....	103.15	Surplus fund.....	
United States bonds.....		Undivided profits.....	654.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	1,647.26	Deposits subject to check.....	14,208.73
All other real estate owned.....		Demand certificates of deposit.....	26,458.22
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	6,638.06	Savings deposits.....	
Cash items.....	5.29	Due to banks and bankers.....	
Gold coin.....	785.00	Cashier's checks outstanding.....	130.57
Silver coin, including all minor coin currency.....	268.97	Certified checks.....	10.70
National bank notes and other U. S. notes.....	228.00		
Total.....	61,462.52	Total.....	61,462.52

## GOLDSBORO SAVINGS AND TRUST COMPANY, GOLDSBORO.

G. A. NORWOOD, President.

D. H. DIXON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$111,490.22	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	5,157.44
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,500.00	Deposits subject to check.....	92,348.78
All other real estate owned.....		Demand certificates of deposit.....	8,747.08
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	1,128.61	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,134.47		
National bank notes and other U. S. notes.....			
Total.....	121,253.30	Total.....	121,253.30

## PEOPLES BANK AND TRUST COMPANY, GOLDSBORO.

J. M. ALLEN, President.

JAMES KYLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$246,479.58	Capital stock.....	\$ 144,880.00
Overdrafts.....	944.50	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	9,427.77
North Carolina State bonds.....		Dividends unpaid.....	40.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	33,220.78	Deposits subject to check.....	91,744.94
All other real estate owned.....	5,297.82	Demand certificates of deposit.....	26,122.39
Demand loans.....	2,000.00	Time certificates of deposit.....	
Due from banks and bankers.....	22,611.33	Savings deposits.....	46,933.63
Cash items.....	734.89	Due to banks and bankers.....	
Gold coin.....	1,462.50	Cashier's checks outstanding.....	156.08
Silver coin, including all minor coin currency.....	1,398.41	Certified checks.....	24.00
National bank notes and other U. S. notes.....	10,179.00		
Total.....	324,328.81	Total.....	324,328.81

## BANK OF GOLDSTON, GOLDSTON.

HUGH WOMBLE, President.

M. W. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 28,997.32	Capital stock.....	\$ 7,000.00
Overdrafts.....	951.93	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	628.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,500.00
Banking house, furniture and fixtures.....	1,924.40	Deposits subject to check.....	26,230.75
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	4,476.78
Due from banks and bankers.....	7,983.62	Savings deposits.....	
Cash items.....	437.50	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	103.00
Silver coin, including all minor coin currency.....	384.43		
National bank notes and other U. S. notes.....	760.00		
Total.....	41,439.20	Total.....	41,439.20

## CITIZENS BANK OF GRAHAM, GRAHAM.

W. J. NICKS, President.

T. H. NIFONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,180.28	Capital stock.....	\$ 10,000.00
Overdrafts.....	637.78	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,325.00	Deposits subject to check.....	12,652.28
All other real estate owned.....	2,386.22	Demand certificates of deposit.....	
Demand loans.....	564.31	Time certificates of deposit.....	1,616.38
Due from banks and bankers.....	253.32	Savings deposits.....	1,720.11
Cash items.....	35.00	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	94.25
Silver coin, including all minor coin currency.....	102.11	Christmas Savings Club.....	2,258.00
National bank notes and other U. S. notes.....	1,857.00		
Total.....	30,341.02	Total.....	30,341.02

**BANK OF GRANITE, GRANITE FALLS.**

J. W. HOKE, President.

J. W. HOKE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 58,907.20	Capital stock.....	\$ 8,000.00
Overdrafts.....	2,086.48	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,626.81
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	3,067.00	Deposits subject to check.....	40,653.59
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	11,915.05	Time certificates of deposit.....	28,975.48
Due from banks and bankers.....	6,334.50	Savings deposits.....	
Cash items.....	230.00	Due to banks and bankers.....	
Gold coin.....	500.00	Cashier's checks outstanding.....	269.70
Silver coin, including all minor coin currency.....	485.35		
National bank notes and other U. S. notes.....	2,000.00		
Total.....	85,525.58	Total.....	85,525.58

**FARMERS AND MERCHANTS BANK, GRANITE QUARRY.**

J. H. A. LYERLY, President.

A. H. PEELER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,877.82	Capital stock.....	\$ 6,200.00
Overdrafts.....	136.91	Surplus fund.....	3,100.00
United States bonds.....		Undivided profits.....	1,697.84
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	25,050.99
All other real estate owned.....		Demand certificates of deposit.....	53,818.31
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	12,213.25	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	47.50	Cashier's checks outstanding.....	76.01
Silver coin, including all minor coin currency.....	664.67	Certified checks.....	500.00
National bank notes and other U. S. notes.....	2,003.00		
Total.....	90,443.15	Total.....	90,443.15

**GREENSBORO LOAN AND TRUST COMPANY, GREENSBORO.**

J. W. FRY, President.

W. E. ALLEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,353,392.96	Capital stock.....	\$ 200,000.00
Overdrafts.....	188.50	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	9,354.77
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	7,882.94
All other stocks, bonds and mortgages.....	70,941.33	Notes and bills rediscounted.....	13,146.43
Premium on bonds.....	1,272.34	Bills payable.....	
Banking house, furniture and fixtures.....	53,700.00	Deposits subject to check.....	425,371.53
All other real estate owned.....	10,833.33	Demand certificates of deposit.....	85,211.80
Demand loans.....	122,281.64	Time certificates of deposit.....	
Due from banks and bankers.....	142,218.87	Savings deposits.....	925,247.98
Cash items.....	9,301.55	Due to banks and bankers.....	80,194.65
Gold coin.....	14,038.50	Cashier's checks outstanding.....	11,123.99
Silver coin, including all minor coin currency.....	12,549.17	Certified checks.....	4,502.07
National bank notes and other U. S. notes.....	35,436.00	Trust deposits.....	141,081.55
Trust investments.....	110,357.11	Accrued interest due depositors.....	13,405.89
Revenue stamps.....	12.30		
Total.....	1,946,523.60	Total.....	1,946,523.60

## THE TEXTILE BANK, GREENSBORO.

CEASAR CONE, President.

J. H. COLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$132,563.72	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	26,322.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,500.00	Deposits subject to check.....	169,265.29
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	112,235.35	Savings deposits.....	57,934.79
Cash items.....	10,751.12	Due to banks and bankers.....	
Gold coin.....	8,695.00	Cashier's checks outstanding.....	69.91
Silver coin, including all minor coin currency.....	1,171.94		
National bank notes and other U. S. notes.....	1,675.00		
Total.....	278,592.13	Total.....	278,592.13

## FARMERS BANK, GREENVILLE.

R. R. FLEMING, President.

T. F. MAGUIRE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 52,861.48	Capital stock.....	\$ 25,000.00
Overdrafts.....	283.90	Surplus fund.....	
United States bonds.....		Undivided profits.....	117.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	7,000.00
Banking house, furniture and fixtures.....	4,033.98	Deposits subject to check.....	20,931.40
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	932.33	Time certificates of deposit.....	
Due from banks and bankers.....	2,500.72	Savings deposits.....	8,959.52
Cash items.....	1,023.51	Due to banks and bankers.....	189.42
Gold coin.....	45.00	Cashier's checks outstanding.....	389.31
Silver coin, including all minor coin currency.....	406.06		
National bank notes and other U. S. notes.....	500.00		
Total.....	62,586.98	Total.....	62,586.98

## GREENVILLE BANKING AND TRUST COMPANY, GREENVILLE.

E. G. FLANAGAN, President.

N. O. WARREN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$502,286.06	Capital stock.....	\$ 100,000.00
Overdrafts.....	606.64	Surplus fund.....	31,548.77
United States bonds.....		Undivided profits.....	9,920.39
North Carolina State bonds.....		Dividends unpaid.....	136.00
All other stocks, bonds and mortgages.....	16,605.00	Notes and bills rediscounted.....	9,500.00
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	29,180.60	Deposits subject to check.....	244,287.44
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	77,643.71	Time certificates of deposit.....	246,376.52
Due from banks and bankers.....	36,277.09	Savings deposits.....	
Cash items.....	8,157.26	Due to banks and bankers.....	21,268.44
Gold coin.....	257.50	Cashier's checks outstanding.....	4,651.23
Silver coin, including all minor coin currency.....	3,382.93		
National bank notes and other U. S. notes.....	8,292.00		
Total.....	682,688.79	Total.....	682,688.79

**BANK OF GRIFTON, GRIFTON.**

L. J. CHAPMAN, President.

G. T. GARDNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,910.54	Capital stock.....	\$ 10,000.00
Overdrafts.....	314.44	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	706.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,600.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,508.82	Deposits subject to check.....	41,707.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,024.30
Due from banks and bankers.....	18,387.43	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	175.00	Cashier's checks outstanding.....	112.64
Silver coin, including all minor coin currency.....	354.15	Accrued interest due depositors.....	200.00
National bank notes and other U. S. notes.....	2,000.00	Unearned interest.....	500.00
<b>Total.....</b>	<b>71,250.38</b>	<b>Total.....</b>	<b>71,250.38</b>

**BANK OF GROVER, GROVER.**

J. A. ELLIS, President.

M. A. TURNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 60,981.97	Capital stock.....	\$ 10,000.00
Overdrafts.....	15.71	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	1,219.02
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	3,340.10	Deposits subject to check.....	24,856.80
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,100.00	Time certificates of deposit.....	15,221.41
Due from banks and bankers.....	5,042.96	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	28.50	Cashier's checks outstanding.....	548.82
Silver coin, including all minor coin currency.....	402.81		
National bank notes and other U. S. notes.....	934.00		
<b>Total.....</b>	<b>71,846.05</b>	<b>Total.....</b>	<b>71,846.05</b>

**BANK OF HALIFAX, HALIFAX.**

N. L. STEDMAN, President.

FLETCHER H. GREGORY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 54,068.95	Capital stock.....	\$ 13,600.00
Overdrafts.....	287.68	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	353.09
North Carolina State bonds.....		Dividends unpaid.....	180.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	794.82	Deposits subject to check.....	35,623.32
All other real estate owned.....	1,400.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	17,435.27	Savings deposits.....	26,466.33
Cash items.....	1,325.36	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	64.32
Silver coin, including all minor coin currency.....	643.98		
National bank notes and other U. S. notes.....	2,331.00		
<b>Total.....</b>	<b>78,287.06</b>	<b>Total.....</b>	<b>78,287.06</b>

## BANK OF HAMILTON, HAMILTON.

R. W. SALSURY, President.

F. L. Haislip, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 42,408.17	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	731.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,399.36	Deposits subject to check.....	32,439.03
All other real estate owned.....	600.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	9,752.64
Due from banks and bankers.....	5,112.15	Savings deposits.....	
Cash items.....	175.72	Due to banks and bankers.....	
Gold coin.....	443.00	Cashier's checks outstanding.....	95.53
Silver coin, including all minor coin currency.....	493.92		
National bank notes and other U. S. notes.....	386.00		
Total.....	55,018.32	Total.....	55,018.32

## BANK OF HAMLET, HAMLET.

E. A. LACKEY, President.

DAVID EASTERLING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$191,799.49	Capital stock.....	\$ 34,150.00
Overdrafts.....	192.98	Surplus fund.....	
United States bonds.....		Undivided profits.....	38,832.29
North Carolina State bonds.....		Dividends unpaid.....	25.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	17,000.00	Deposits subject to check.....	148,729.78
All other real estate owned.....	4,073.30	Demand certificates of deposit.....	
Demand loans.....	9,165.45	Time certificates of deposit.....	25,412.77
Due from banks and bankers.....	39,271.27	Savings deposits.....	
Cash items.....	2,238.37	Due to banks and bankers.....	
Gold coin.....	402.50	Cashier's checks outstanding.....	192.67
Silver coin, including all minor coin currency.....	4,136.15		
National bank notes and other U. S. notes.....	4,063.00		
Total.....	272,342.51	Total.....	272,342.51

## BANK OF HARRELLSVILLE, HARRELLSVILLE.

H. C. SHARP, President.

S. A. IVES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 39,922.96	Capital stock.....	\$ 7,500.00
Overdrafts.....	102.19	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	233.98
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,600.00
Banking house, furniture and fixtures.....	3,063.17	Deposits subject to check.....	16,211.54
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	21,491.12
Due from banks and bankers.....	4,270.16	Savings deposits.....	
Cash items.....	30.40	Due to banks and bankers.....	
Gold coin.....	132.50	Cashier's checks outstanding.....	60.00
Silver coin, including all minor coin currency.....	144.06	Certified checks.....	106.80
National bank notes and other U. S. notes.....	538.00		
Total.....	50,203.44	Total.....	50,203.44

## BANK OF HAW RIVER, HAW RIVER.

S. A. VEST, President.

J. A. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 28,422.79	Capital stock.....	\$ 10,000.00
Overdrafts.....	943.15	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	801.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	700.00	Deposits subject to check.....	8,994.28
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,050.00
Due from banks and bankers.....	4,885.25	Savings deposits.....	7,402.92
Cash items.....	434.64	Due to banks and bankers.....	
Gold coin.....	120.00	Cashier's checks outstanding.....	87.66
Silver coin, including all minor coin currency.....	604.33	Accrued interest due depositors.....	100.00
National bank notes and other U. S. notes.....	326.00		
Total.....	36,436.16	Total.....	36,436.16

## CLAY COUNTY BANK, HAYESVILLE.

W. H. McCLURE, President.

G. H. HAIGLER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 21,757.86	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	1,300.00
United States bonds.....		Undivided profits.....	198.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,871.00	Deposits subject to check.....	16,223.62
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	9,024.53
Due from banks and bankers.....	3,976.06	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	615.00	Cashier's checks outstanding.....	514.37
Silver coin, including all minor coin currency.....	155.02	Accrued interest due depositors.....	250.75
National bank notes and other U. S. notes.....	4,137.00		
Total.....	32,511.94	Total.....	32,511.94

## CITIZENS BANK, HENDERSON.

J. B. OWEN, President.

W. A. HUNT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$657,842.16	Capital stock.....	\$ 100,000.00
Overdrafts.....	7,075.82	Surplus fund.....	100,000.00
United States bonds.....		Undivided profits.....	20,460.24
North Carolina State bonds.....	25,000.00	Dividends unpaid.....	6,000.00
All other stocks, bonds and mortgages.....	16,143.75	Notes and bills rediscounted.....	39,500.00
Premium on bonds.....	776.25	Bills payable.....	
Banking house, furniture and fixtures.....	10,732.73	Deposits subject to check.....	240,957.33
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,500.00	Time certificates of deposit.....	75,207.83
Due from banks and bankers.....	95,253.58	Savings deposits.....	262,231.62
Cash items.....	3,406.64	Due to banks and bankers.....	4,188.40
Gold coin.....	4,720.00	Cashier's checks outstanding.....	779.18
Silver coin, including all minor coin currency.....	2,342.85	Certified checks.....	67.91
National bank notes and other U. S. notes.....	26,053.00	Accrued interest due depositors.....	2,245.83
Due by Treasurer of U. S. ....	500.00		
Revenue stamps.....	291.56		
Total.....	851,638.34	Total.....	851,638.34



**FARMERS AND MERCHANTS BANK, HENDERSON.**

R. J. GILL, President.

R. B. CROWDER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$260,763.61	Capital stock.....	\$ 50,000.00
Overdrafts.....	849.89	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,963.33
North Carolina State bonds.....		Dividends unpaid.....	1,500.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	27,615.00
Premium on bonds.....		Bills payable.....	23,500.00
Banking house, furniture and fixtures.....	23,039.79	Deposits subject to check.....	106,084.59
All other real estate owned.....	5,000.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	30,134.07
Due from banks and bankers.....	21,932.20	Savings deposits.....	73,331.10
Cash items.....	1,392.67	Due to banks and bankers.....	
Gold coin.....	470.00	Cashier's checks outstanding.....	362.67
Silver coin, including all minor coin currency.....	1,895.60	Certified checks.....	60.00
National bank notes and other U. S. notes.....	4,207.00		
<b>Total.....</b>	<b>319,550.76</b>	<b>Total.....</b>	<b>319,550.76</b>

**FIRST BANK AND TRUST COMPANY, HENDERSONVILLE.**

R. C. CLARKE, President.

J. MACK RHODES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$402,183.89	Capital stock.....	\$ 75,000.00
Overdrafts.....	2,096.88	Surplus fund.....	32,000.00
United States bonds.....		Undivided profits.....	67.92
North Carolina State bonds.....		Dividends unpaid.....	51.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	15,350.00
Premium on bonds.....		Bills payable.....	127,500.00
Banking house, furniture and fixtures.....	22,500.00	Deposits subject to check.....	158,393.27
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	85,872.28
Due from banks and bankers.....	60,331.94	Savings deposits.....	20,236.32
Cash items.....	12,425.14	Due to banks and bankers.....	
Gold coin.....	1,440.00	Cashier's checks outstanding.....	953.58
Silver coin, including all minor coin currency.....	616.72	Certified checks.....	359.80
National bank notes and other U. S. notes.....	12,345.00	Due to national banks.....	655.40
Premiums on insurance.....	2,500.00		
<b>Total.....</b>	<b>516,439.57</b>	<b>Total.....</b>	<b>516,439.57</b>

**HAYNES BANK, HENRIETTA AND CLIFFSIDE.**

R. R. HAYNES, President.

J. B. WATKINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 68,784.24	Capital stock.....	\$ 12,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	9,138.49
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	400.00	Deposits subject to check.....	60,580.45
All other real estate owned.....		Demand certificates of deposit.....	39,130.78
Demand loans.....	39,600.00	Time certificates of deposit.....	1,200.00
Due from banks and bankers.....	21,783.88	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,875.00	Cashier's checks outstanding.....	386.23
Silver coin, including all minor coin currency.....	59.24	Certified checks.....	1.21
National bank notes and other U. S. notes.....	5,084.00	Accrued interest due depositors.....	149.20
<b>Total.....</b>	<b>137,586.36</b>	<b>Total.....</b>	<b>137,586.36</b>

**HARTFORD BANKING COMPANY, HARTFORD.**

W. S. BLANCHARD, President.

L. W. NORMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$176,489.94	Capital stock.....	\$ 25,000.00
Overdrafts.....	39.12	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	3,711.44
North Carolina State bonds.....		Dividends unpaid.....	1,500.00
All other stocks, bonds and mortgages.....	4,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	11,000.00	Deposits subject to check.....	120,733.50
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	7,426.00	Time certificates of deposit.....	69,868.00
Due from banks and bankers.....	47,293.91	Savings deposits.....	2,504.31
Cash items.....	902.51	Due to banks and bankers.....	
Gold coin.....	220.00	Cashier's checks outstanding.....	202.19
Silver coin, including all minor coin currency.....	1,757.96	Certified checks.....	25.00
National bank notes and other U. S. notes.....	9,425.00		
Total.....	258,554.44	Total.....	258,554.44

**HICKORY BANKING AND TRUST COMPANY, HICKORY.**

J. F. ABERNETHY, President.

W. X. REID, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$127,047.33	Capital stock.....	\$ 35,000.00
Overdrafts.....	224.15	Surplus fund.....	
United States bonds.....		Undivided profits.....	7,722.09
North Carolina State bonds.....		Dividends unpaid.....	1,050.00
All other stocks, bonds and mortgages.....	4,330.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	9,200.00	Deposits subject to check.....	70,979.04
All other real estate owned.....		Demand certificates of deposit.....	35,938.40
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	15,412.90	Savings deposits.....	13,586.40
Cash items.....	4,453.72	Due to banks and bankers.....	224.15
Gold coin.....	1,245.00	Cashier's checks outstanding.....	2,573.46
Silver coin, including all minor coin currency.....	2,377.44		
National bank notes and other U. S. notes.....	2,783.00		
Total.....	167,073.54	Total.....	167,073.54

**BANK OF HIDDENITE, HIDDENITE.**

E. E. LACKEY, President.

W. E. BOGLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 15,254.07	Capital stock.....	\$ 5,500.00
Overdrafts.....	37.35	Surplus fund.....	275.00
United States bonds.....		Undivided profits.....	148.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,420.89	Deposits subject to check.....	13,527.72
All other real estate owned.....		Demand certificates of deposit.....	8,972.17
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	9,536.98	Savings deposits.....	
Cash items.....	140.00	Due to banks and bankers.....	
Gold coin.....	330.00	Cashier's checks outstanding.....	432.10
Silver coin, including all minor coin currency.....	192.53	Accrued interest due depositors.....	50.00
National bank notes and other U. S. notes.....	994.00		
Total.....	28,905.82	Total.....	28,905.82

## BANK OF COMMERCE, HIGH POINT.

O. E. KEARNS, President.

H. A. MILLIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$325,985.87	Capital stock.....	\$ 100,000.00
Overdrafts.....		Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	2,385.53
North Carolina State bonds.....		Dividends unpaid.....	4,000.00
All other stocks, bonds and mortgages.....	4,600.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	59,466.00	Deposits subject to check.....	223,243.78
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,710.54
Due from banks and bankers.....	63,589.54	Savings deposits.....	108,000.95
Cash items.....	6,107.77	Due to banks and bankers.....	10,154.61
Gold coin.....	2,309.50	Cashier's checks outstanding.....	784.67
Silver coin, including all minor coin currency.....	999.17	Certified checks.....	33.79
National bank notes and other U. S. notes.....	8,315.00	Accrued interest due depositors.....	33.98
Total.....	471,352.85	Total.....	471,352.85

## HIGH POINT SAVINGS AND TRUST COMPANY, HIGH POINT.

J. ELWOOD COX, President.

ED. L. RAGAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$177,223.17	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	19,206.68
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,457.33	Deposits subject to check.....	10,000.00
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,000.00
Due from banks and bankers.....	68,886.77	Savings deposits.....	201,696.15
Cash items.....	2,609.64	Due to banks and bankers.....	
Gold coin.....	1,561.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	908.92		
National bank notes and other U. S. notes.....	4,256.00		
Total.....	256,902.83	Total.....	256,902.83

## HOME BANKING COMPANY, HIGH POINT.

T. F. WRENN, President.

M. C. CROWSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$148,123.07	Capital stock.....	\$ 30,000.00
Overdrafts.....	149.87	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,979.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	30.00	Notes and bills rediscounted.....	7,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,910.89	Deposits subject to check.....	51,121.72
All other real estate owned.....	1,000.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	40,110.07
Due from banks and bankers.....	17,207.95	Savings deposits.....	36,223.13
Cash items.....	797.19	Due to banks and bankers.....	4,527.73
Gold coin.....	1,745.00	Cashier's checks outstanding.....	398.94
Silver coin, including all minor coin currency.....	1,700.84	Certified checks.....	1.75
National bank notes and other U. S. notes.....	988.00	Accrued interest due depositors.....	990.00
Insurance department.....	700.00		
Total.....	175,352.81	Total.....	175,352.81

## BANK OF ORANGE, HILLSBORO.

J. S. SPURGEON, President.

P. C. COLLINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$103,554.67	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	7,052.03
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,700.00	Deposits subject to check.....	39,718.05
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	58,363.88
Due from banks and bankers.....	22,133.54	Savings deposits.....	5,420.51
Cash items.....		Due to banks and bankers.....	
Gold coin.....	65.00	Cashier's checks outstanding.....	657.34
Silver coin, including all minor coin currency.....	996.60		
National bank notes and other U. S. notes.....	2,762.00		
<b>Total.....</b>	<b>131,211.81</b>	<b>Total.....</b>	<b>131,211.81</b>

## FARMERS AND MERCHANTS BANK, HILLSBORO.

F. L. COOPER, President.

S. A. JOHNSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 68,034.20	Capital stock.....	\$ 10,000.00
Overdrafts.....	46.43	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	151.80
North Carolina State bonds.....		Dividends unpaid.....	193.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,828.68	Deposits subject to check.....	27,573.11
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	45,139.07
Due from banks and bankers.....	15,869.20	Savings deposits.....	3,800.87
Cash items.....	1,513.39	Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	2,395.94
Silver coin, including all minor coin currency.....	299.39		
National bank notes and other U. S. notes.....	113.00		
<b>Total.....</b>	<b>90,754.29</b>	<b>Total.....</b>	<b>90,754.29</b>

## BANK OF HOBBSVILLE, HOBBSVILLE.

A. F. ROUNTREE, President.

W. A. SYKES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 40,316.09	Capital stock.....	\$ 10,000.00
Overdrafts.....	75.76	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	466.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	3,387.53	Deposits subject to check.....	14,017.56
All other real estate owned.....	900.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,939.89
Due from banks and bankers.....	3,040.64	Savings deposits.....	3,197.46
Cash items.....	317.90	Due to banks and bankers.....	
Gold coin.....	387.50	Cashier's checks outstanding.....	552.97
Silver coin, including all minor coin currency.....	273.39		
National bank notes and other U. S. notes.....	1,949.00		
Revenue stamp account.....	26.00		
<b>Total.....</b>	<b>50,673.81</b>	<b>Total.....</b>	<b>50,673.81</b>

**BANK OF HOBGOOD, HOBGOOD.**

L. J. BAKER, President.

S. L. HYMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 31,919.81	Capital stock.....	\$ 5,000.00
Overdrafts.....	321.79	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	306.75
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	2,362.07	Deposits subject to check.....	13,750.90
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	7,366.73
Due from banks and bankers.....	3,043.68	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	55.00	Cashier's checks outstanding.....	207.50
Silver coin, including all minor coin currency.....	260.53		
National bank notes and other U. S. notes.....	1,168.00		
Total.....	39,131.88	Total.....	39,131.88

**BANK OF HOLLY SPRINGS, HOLLY SPRINGS.**

H. W. NORRIS, President.

W. A. SEGRAVES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,080.64	Capital stock.....	\$ 5,000.00
Overdrafts.....	100.97	Surplus fund.....	
United States bonds.....		Undivided profits.....	337.39
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,060.00	Deposits subject to check.....	9,953.44
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	300.00
Due from banks and bankers.....	1,302.33	Savings deposits.....	10,382.51
Cash items.....		Due to banks and bankers.....	
Gold coin.....	385.00	Cashier's checks outstanding.....	228.48
Silver coin, including all minor coin currency.....	398.88		
National bank notes and other U. S. notes.....	874.00		
Total.....	28,201.82	Total.....	28,201.82

**BANK OF HOOKERTON, HOOKERTON.**

H. C. BRIDGERS, President.

D. H. DEBRULE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 48,789.80	Capital stock.....	\$ 15,000.00
Overdrafts.....	411.85	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	675.13
North Carolina State bonds.....	2,000.00	Dividends unpaid.....	525.00
All other stocks, bonds and mortgages.....	12,000.00	Notes and bills rediscounted.....	
Premium on bonds.....	500.00	Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	6,597.90	Deposits subject to check.....	33,194.45
All other real estate owned.....	178.00	Demand certificates of deposit.....	
Demand loans.....	3,500.00	Time certificates of deposit.....	8,248.29
Due from banks and bankers.....	3,226.75	Savings deposits.....	
Cash items.....	10.00	Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	192.83
Silver coin, including all minor coin currency.....	242.40		
National bank notes and other U. S. notes.....	1,329.00		
Total.....	78,835.70	Total.....	78,835.70

**BANK OF HUNTERSVILLE, HUNTERSVILLE.**

J. L. CHOATE, President.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 38,188.45	Capital stock.....	\$ 10,000.00
Overdrafts.....	116.93	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,854.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,300.00	Deposits subject to check.....	19,233.63
All other real estate owned.....		Demand certificates of deposit.....	21,763.38
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	13,854.94	Savings deposits.....	
Cash items.....	25.00	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	78.14
Silver coin, including all minor coin currency.....	281.66		
National bank notes and other U. S. notes.....	2,163.00		
Total.....	55,929.98	Total.....	55,929.98

**BANK OF NORTHAMPTON, JACKSON.**

J. T. FLYTHE, President.

H. H. GRANT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,027.65	Capital stock.....	\$ 5,000.00
Overdrafts.....	511.58	Surplus fund.....	8,850.00
United States bonds.....		Undivided profits.....	1,494.58
North Carolina State bonds.....		Dividends unpaid.....	32.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,368.00	Deposits subject to check.....	58,768.96
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	15,572.06	Savings deposits.....	47,600.91
Cash items.....	312.04	Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	11.37
Silver coin, including all minor coin currency.....	249.49	Accrued interest due depositors.....	1,000.00
National bank notes and other U. S. notes.....	2,667.00		
Total.....	122,757.82	Total.....	122,757.82

**BANK OF ONSLOW, JACKSONVILLE.**

J. W. BURTON, President.

GEO. H. BENDER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$161,321.69	Capital stock.....	\$ 10,000.00
Overdrafts.....	158.73	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	6,812.46
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	9,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,492.76	Deposits subject to check.....	75,304.96
All other real estate owned.....	2,915.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	168,126.32
Due from banks and bankers.....	99,632.77	Savings deposits.....	
Cash items.....	32.58	Due to banks and bankers.....	
Gold coin.....	797.50	Cashier's checks outstanding.....	1,203.09
Silver coin, including all minor coin currency.....	700.80		
National bank notes and other U. S. notes.....	4,395.00		
Total.....	281,446.83	Total.....	281,446.83

**BANK OF JAMESVILLE, JAMESVILLE.**

J. E. SMITHWICK, President.

JOHN D. LILLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 59,818.28	Capital stock.....	\$ 10,000.00
Overdrafts.....	257.97	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	2,058.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	4,553.72	Deposits subject to check.....	18,613.00
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	26,955.47
Due from banks and bankers.....	2,353.32	Savings deposits.....	
Cash items.....	116.43	Due to banks and bankers.....	
Gold coin.....	355.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	108.05		
National bank notes and other U. S. notes.....	564.00		
<b>Total.....</b>	<b>68,126.77</b>	<b>Total.....</b>	<b>68,126.77</b>

**BANK OF ASHE, JEFFERSON.**

J. E. FINLEY, President.

W. H. WORTH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$138,609.34	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,536.68	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	2,353.45
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	969.87	Deposits subject to check.....	77,393.52
All other real estate owned.....	1,200.00	Demand certificates of deposit.....	
Demand loans.....	702.75	Time certificates of deposit.....	40,086.32
Due from banks and bankers.....	21,547.54	Savings deposits.....	
Cash items.....	437.23	Due to banks and bankers.....	5,094.50
Gold coin.....	1,265.00	Cashier's checks outstanding.....	12.52
Silver coin, including all minor coin currency.....	463.90		
National bank notes and other U. S. notes.....	3,208.00		
<b>Total.....</b>	<b>169,940.31</b>	<b>Total.....</b>	<b>169,940.31</b>

**BANK OF KELFORD, KELFORD.**

S. A. NORFLEET, President.

J. M. NORFLEET, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 42,898.16	Capital stock.....	\$ 7,000.00
Overdrafts.....	658.35	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	595.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,300.00	Deposits subject to check.....	17,106.05
All other real estate owned.....		Demand certificates of deposit.....	16,454.89
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,577.68	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	103.22
Silver coin, including all minor coin currency.....	325.37		
National bank notes and other U. S. notes.....	1,500.00		
<b>Total.....</b>	<b>52,259.56</b>	<b>Total.....</b>	<b>52,259.56</b>

**BANK OF KENLY, KENLY.**

H. F. EDGERTON, President.

J. H. KIRBY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 79,620.72	Capital stock.....	\$ 10,000.00
Overdrafts.....	2,126.15	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,120.22
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	17,500.00
Banking house, furniture and fixtures.....	5,215.06	Deposits subject to check.....	33,549.89
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	4,255.00	Time certificates of deposit.....	26,008.25
Due from banks and bankers.....	8,248.73	Savings deposits.....	
Cash items.....	240.34	Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	148.33
Silver coin, including all minor coin currency.....	372.24	Accrued interest due depositors.....	322.55
National bank notes and other U. S. notes.....	1,546.00		
Total.....	101,649.24	Total.....	101,649.24

**BANK OF KERNERSVILLE, KERNERSVILLE.**

W. H. MENDENHALL, President.

GEO. V. FULP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$107,201.74	Capital stock.....	\$ 7,500.00
Overdrafts.....	14.01	Surplus fund.....	3,250.00
United States bonds.....		Undivided profits.....	5,009.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	1,173.36	Deposits subject to check.....	28,979.87
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,055.00	Time certificates of deposit.....	39,921.12
Due from banks and bankers.....	5,211.50	Savings deposits.....	32,180.02
Cash items.....	90.00	Due to banks and bankers.....	
Gold coin.....	1,922.00	Cashier's checks outstanding.....	672.85
Silver coin, including all minor coin currency.....	1,873.90	Certified checks.....	14.32
National bank notes and other U. S. notes.....	1,986.00		
Total.....	122,527.51	Total.....	122,527.51

**BANK OF KING, KING.**

V. T. GRABS, President.

G. S. PETREE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 21,116.37	Capital stock.....	\$ 6,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,989.49	Deposits subject to check.....	7,897.62
All other real estate owned.....		Demand certificates of deposit.....	16,928.86
Demand loans.....	1,124.41	Time certificates of deposit.....	
Due from banks and bankers.....	2,702.23	Savings deposits.....	
Cash items.....	254.91	Due to banks and bankers.....	
Gold coin.....	85.00	Cashier's checks outstanding.....	35.35
Silver coin, including all minor coin currency.....	1,154.40	Accrued interest due depositors.....	50.00
National bank notes and other U. S. notes.....	2,447.00		
Expenses and taxes.....	38.02		
Total.....	30,911.83	Total.....	30,911.83



**KINGS MOUNTAIN BANK, KINGS MOUNTAIN.**

F. DILLING, President.

W. S. DILLING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 11,201.65	Capital stock.....	\$ 10,000.00
Overdrafts.....	315.76	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,041.56
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	300.00	Deposits subject to check.....	964.56
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,500.00
Due from banks and bankers.....	1,235.84	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	38.72
Silver coin, including all minor coin currency.....	127.59		
National bank notes and other U. S. notes.....	364.00		
<b>Total.....</b>	<b>13,544.84</b>	<b>Total.....</b>	<b>13,544.84</b>

**PEOPLES LOAN AND TRUST COMPANY, KINGS MOUNTAIN.**

J. O. PLONK, President.

M. E. HERNDON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$100,851.50	Capital stock.....	\$ 10,000.00
Overdrafts.....	103.07	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,729.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	12,000.00
Banking house, furniture and fixtures.....	6,251.87	Deposits subject to check.....	43,831.79
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	52,338.54
Due from banks and bankers.....	12,129.55	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	17.00
Silver coin, including all minor coin currency.....	480.68	Accrued interest due depositors.....	1,000.00
National bank notes and other U. S. notes.....	2,100.00		
<b>Total.....</b>	<b>121,916.67</b>	<b>Total.....</b>	<b>121,916.67</b>

**FARMERS AND MERCHANTS BANK, KINSTON.**

CHAS. F. HARVEY, President.

L. J. MEWBORNE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$199,411.31	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,437.23	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	6,576.41
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	17,919.47	Deposits subject to check.....	142,009.16
All other real estate owned.....		Demand certificates of deposit.....	38,603.35
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	64,532.67	Savings deposits.....	40,719.12
Cash items.....	40.40	Due to banks and bankers.....	1,530.73
Gold coin.....	2,335.00	Cashier's checks outstanding.....	3,666.44
Silver coin, including all minor coin currency.....	1,730.13	Money borrowed for real estate.....	10,000.00
National bank notes and other U. S. notes.....	10,699.00		
<b>Total.....</b>	<b>298,105.21</b>	<b>Total.....</b>	<b>298,105.21</b>

**HOLLOWAY, MURPHY & COMPANY, BANKERS, KINSTON.**

T. B. HOLLOWAY, President.

J. G. BANTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 10,816.88	Capital stock.....	\$ 2,282.59
Overdrafts.....	699.19	Surplus fund.....	48.29
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	11.85
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	1,005.00
Banking house, furniture and fixtures.....	1,217.34	Deposits subject to check.....	8,484.38
All other real estate owned.....	1,029.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	4,615.71
Due from banks and bankers.....	1,696.99	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	197.50	Cashier's checks outstanding.....	111.73
Silver coin, including all minor coin currency.....	202.65		
National bank notes and other U. S. notes.....	700.00		
<b>Total.....</b>	<b>16,559.55</b>	<b>Total.....</b>	<b>16,559.55</b>

**BANK OF KITTRELL, KITTRELL.**

W. A. HUNT, President.

T. H. CRUDUP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 18,538.70	Capital stock.....	\$ 5,000.00
Overdrafts.....	6.72	Surplus fund.....	
United States bonds.....		Undivided profits.....	104.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	904.95	Deposits subject to check.....	8,134.45
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	2,590.27	Savings deposits.....	9,536.09
Cash items.....		Due to banks and bankers.....	
Gold coin.....	17.50	Cashier's checks outstanding.....	63.54
Silver coin, including all minor coin currency.....	316.62	Accrued interest due depositors.....	138.36
National bank notes and other U. S. notes.....	602.00		
<b>Total.....</b>	<b>22,976.76</b>	<b>Total.....</b>	<b>22,976.76</b>

**FARMERS BANK AND TRUST COMPANY, LAGRANGE.**

W. C. DENNY, President.

SAMUEL ABBOTT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 58,903.34	Capital stock.....	\$ 15,100.00
Overdrafts.....	764.88	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,555.76
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	26,000.00
Banking house, furniture and fixtures.....	5,115.25	Deposits subject to check.....	14,194.15
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,000.00	Time certificates of deposit.....	11,470.50
Due from banks and bankers.....	2,102.08	Savings deposits.....	982.43
Cash items.....		Due to banks and bankers.....	1,363.79
Gold coin.....		Cashier's checks outstanding.....	302.80
Silver coin, including all minor coin currency.....	576.88		
National bank notes and other U. S. notes.....	2,507.00		
<b>Total.....</b>	<b>70,969.43</b>	<b>Total.....</b>	<b>70,969.43</b>

**ROUSE BANKING COMPANY, LAGRANGE.**

N. J. ROUSE, President.

T. R. ROUSE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$141,303.20	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,309.61	Surplus fund.....	4,612.52
United States bonds.....		Undivided profits.....	1,668.87
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	103.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	12,994.15	Deposits subject to check.....	42,426.44
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	98,137.01
Due from banks and bankers.....	6,872.84	Savings deposits.....	
Cash items.....	5.00	Due to banks and bankers.....	94.48
Gold coin.....	1,005.00	Cashier's checks outstanding.....	179.44
Silver coin, including all minor coin currency.....	498.46		
National bank notes and other U. S. notes.....	6,234.00		
Total.....	172,222.26	Total.....	172,222.26

**MERCHANTS AND FARMERS BANK, LANDIS.**

DR. B. O. EDWARDS, President.

O. L. LINN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 26,433.11	Capital stock.....	\$ 10,000.00
Overdrafts.....	308.08	Surplus fund.....	
United States bonds.....		Undivided profits.....	739.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,500.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,356.74	Deposits subject to check.....	12,788.24
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,770.00	Time certificates of deposit.....	13,081.34
Due from banks and bankers.....	6,230.05	Savings deposits.....	
Cash items.....	666.15	Due to banks and bankers.....	2,500.00
Gold coin.....	445.00	Cashier's checks outstanding.....	83.84
Silver coin, including all minor coin currency.....	273.43		
National bank notes and other U. S. notes.....	3,210.00		
Total.....	41,692.56	Total.....	41,692.56

**BANK OF LANSING, LANSING.**

AMBROSE CLARK, President.

E. H. HIGGINBOTHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 7,761.00	Capital stock.....	\$ 6,130.00
Overdrafts.....	235.62	Surplus fund.....	
United States bonds.....		Undivided profits.....	603.90
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	257.30	Deposits subject to check.....	5,400.68
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,110.00	Time certificates of deposit.....	171.00
Due from banks and bankers.....	1,316.60	Savings deposits.....	
Cash items.....	1,507.68	Due to banks and bankers.....	
Gold coin.....	20.00	Cashier's checks outstanding.....	1.00
Silver coin, including all minor coin currency.....	27.38		
National bank notes and other U. S. notes.....	71.00		
Total.....	12,306.58	Total.....	12,306.58

## SCOTLAND COUNTY SAVINGS BANK, LAURINBURG.

A. L. JAMES, President.

HINTON JAMES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$216,721.90	Capital stock.....	\$ 10,000.00
Overdrafts.....	71.01	Surplus fund.....	
United States bonds.....		Undivided profits.....	9,652.41
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	450.00	Deposits subject to check.....	
All other real estate owned.....	1,500.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,138.32
Due from banks and bankers.....	25,755.44	Savings deposits.....	223,707.62
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....			
<b>Total.....</b>	<b>244,498.35</b>	<b>Total.....</b>	<b>244,498.35</b>

## STATE BANK, LAURINBURG.

JAS. A. JONES, President.

W. H. COOPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$844,726.13	Capital stock.....	\$ 40,000.00
Overdrafts.....	352.66	Surplus fund.....	90,000.00
United States bonds.....		Undivided profits.....	11,940.89
North Carolina State bonds.....		Dividends unpaid.....	200.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	26,000.00	Deposits subject to check.....	718,021.64
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	12,600.00
Due from banks and bankers.....	143,921.50	Savings deposits.....	148,412.50
Cash items.....	1,398.80	Due to banks and bankers.....	
Gold coin.....	305.00	Cashier's checks outstanding.....	69.57
Silver coin, including all minor coin currency.....	561.51		
National bank notes and other U. S. notes.....	3,817.00		
Internal revenue documentary stamps.....	162.00		
<b>Total.....</b>	<b>1,021,244.60</b>	<b>Total.....</b>	<b>1,021,244.60</b>

## BANK OF LEAKSVILLE, LEAKSVILLE.

D. F. KING, President.

D. FRANK KING, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,389.04	Capital stock.....	\$ 20,000.00
Overdrafts.....	3,555.51	Surplus fund.....	5,890.43
United States bonds.....		Undivided profits.....	4,105.05
North Carolina State bonds.....		Dividends unpaid.....	32.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,060.00	Deposits subject to check.....	72,668.34
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	70,168.87
Due from banks and bankers.....	62,685.85	Savings deposits.....	
Cash items.....	2,646.02	Due to banks and bankers.....	1,878.51
Gold coin.....	1,107.50	Cashier's checks outstanding.....	231.76
Silver coin, including all minor coin currency.....	864.24	Certified checks.....	1,115.23
National bank notes and other U. S. notes.....	3,142.00	Accrued interest due depositors.....	1,359.97
<b>Total.....</b>	<b>177,450.16</b>	<b>Total.....</b>	<b>177,450.16</b>

## BOULEVARD BANK AND TRUST COMPANY, LEAKSVILLE.

GILLIAM GRISSOM, President.

P. H. GWYNN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,161.70	Capital stock.....	\$ 8,000.00
Overdrafts.....	.64	Surplus fund.....	
United States bonds.....	1,100.00	Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	68.75	Bills payable.....	400.00
Banking house, furniture and fixtures.....	1,033.69	Deposits subject to check.....	19,400.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	9,438.87
Due from banks and bankers.....	7,810.85	Savings deposits.....	
Cash items.....	907.25	Due to banks and bankers.....	
Gold coin.....	552.50	Cashier's checks outstanding.....	51.71
Silver coin, including all minor coin currency.....	283.29	Certified checks.....	2.40
National bank notes and other U. S. notes.....	2,115.00	Interest and exchange.....	2,081.47
Supplies.....	293.01	Overdraft.....	.64
Current expenses, taxes, etc.....	1,948.80		
Total.....	39,375.48	Total.....	39,375.48

## PEOPLES BANK, LEAKSVILLE.

S. L. MARTIN, President.

A. E. MILLNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 45,026.95	Capital stock.....	\$ 15,000.00
Overdrafts.....	37.35	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,537.22
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,933.11	Deposits subject to check.....	25,612.67
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	24,426.18
Due from banks and bankers.....	11,680.28	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,347.50	Cashier's checks outstanding.....	82.20
Silver coin, including all minor coin currency.....	98.08	Accrued interest due depositors.....	430.00
National bank notes and other U. S. notes.....	2,965.00		
Total.....	68,088.27	Total.....	68,088.27

## BANK OF LENOIR, LENOIR.

G. W. F. HARPER, President.

J. H. BEALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$379,660.01	Capital stock.....	\$ 50,000.00
Overdrafts.....	905.78	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	16,950.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	251,203.63
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	117,069.30
Due from banks and bankers.....	69,787.25	Savings deposits.....	34,630.07
Cash items.....	2,143.77	Due to banks and bankers.....	2,650.26
Gold coin.....	4,700.00	Cashier's checks outstanding.....	1,664.72
Silver coin, including all minor coin currency.....	2,871.29		
National bank notes and other U. S. notes.....	15,600.00		
Total.....	479,168.10	Total.....	479,168.10

**BANK OF LEWISTON, LEWISTON.**

W. MITCHELL, President.

J. N. HOGGARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 75,653.05	Capital stock.....	\$ 8,000.00
Overdrafts.....	106.35	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	1,293.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	12,500.00
Banking house, furniture and fixtures.....	3,015.00	Deposits subject to check.....	24,223.33
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	26,777.95
Due from banks and bankers.....	3,167.15	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	61.33
Silver coin, including all minor coin currency.....	914.36	Accrued interest due depositors.....	
National bank notes and other U. S. notes.....			
Total.....	82,855.91	Total.....	82,855.91

**BANK OF LEXINGTON, LEXINGTON.**

G. W. MONTCASTLE, President.

W. H. MENDENHALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$446,488.83	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,778.13	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	18,692.60
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	6,900.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,256.78	Deposits subject to check.....	153,692.23
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	212,919.16
Due from banks and bankers.....	76,424.33	Savings deposits.....	121,550.67
Cash items.....	3,965.67	Due to banks and bankers.....	785.21
Gold coin.....	3,777.50	Cashier's checks outstanding.....	4,610.89
Silver coin, including all minor coin currency.....	4,143.52		
National bank notes and other U. S. notes.....	17,516.00		
Total.....	567,250.76	Total.....	567,250.76

**COMMERCIAL AND SAVINGS BANK, LEXINGTON.**

J. W. McCrARY, President.

J. F. DEADERICK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$253,524.18	Capital stock.....	\$ 25,000.00
Overdrafts.....	915.54	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	1,430.06
North Carolina State bonds.....		Dividends unpaid.....	2,000.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,600.00	Deposits subject to check.....	37,901.15
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	186,187.21
Due from banks and bankers.....	21,374.04	Savings deposits.....	23,965.41
Cash items.....	9,432.57	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	659.54
Silver coin, including all minor coin currency.....	13,027.04		
National bank notes and other U. S. notes.....			
Insurance Department.....	1,270.00		
Total.....	302,143.37	Total.....	302,143.37

**BANK OF LIBERTY, LIBERTY.**

A. E. LEWIS, President.

B. M. BROWER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 78,560.21	Capital stock.....	\$ 10,000.00
Overdrafts.....	854.43	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	16.62
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,145.00	Deposits subject to check.....	36,145.33
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,500.00	Time certificates of deposit.....	
Due from banks and bankers.....	26,703.95	Savings deposits.....	61,577.80
Cash items.....	344.71	Due to banks and bankers.....	
Gold coin.....	1,662.50	Cashier's checks outstanding.....	137.94
Silver coin, including all minor coin currency.....	995.89	Accrued interest due depositors.....	525.00
National bank notes and other U. S. notes.....	3,000.00		
Revenue stamps on hand.....	36.00		
<b>Total.....</b>	<b>118,402.69</b>	<b>Total.....</b>	<b>118,402.69</b>

**BANK OF LILESVILLE, LIESVILLE.**

J. F. ALEXANDER, President.

BEN. R. WALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 58,198.71	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	1,631.18
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	3,500.00	Deposits subject to check.....	36,615.91
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	6,144.42
Due from banks and bankers.....	3,184.34	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	237.50	Cashier's checks outstanding.....	497.56
Silver coin, including all minor coin currency.....	752.52		
National bank notes and other U. S. notes.....	4,016.00		
<b>Total.....</b>	<b>69,889.07</b>	<b>Total.....</b>	<b>69,889.07</b>

**BANK OF LILLINGTON, LILLINGTON.**

D. H. SENTER, President.

H. T. SPEARS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 42,893.03	Capital stock.....	\$ 10,000.00
Overdrafts.....	67.12	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,607.74
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,490.45	Deposits subject to check.....	36,026.93
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	19,569.29	Savings deposits.....	18,394.27
Cash items.....	28.85	Due to banks and bankers.....	
Gold coin.....	445.00	Cashier's checks outstanding.....	484.98
Silver coin, including all minor coin currency.....	540.94	Accrued interest due depositors.....	264.76
National bank notes and other U. S. notes.....	2,244.00		
<b>Total.....</b>	<b>69,278.68</b>	<b>Total.....</b>	<b>69,278.68</b>

## BANK OF LITTLETON, LITTLETON.

J. H. HARRISON, President.

H. F. BONNEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$149,563.30	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,048.07	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	6,530.65
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	9,386.33	Deposits subject to check.....	82,252.52
All other real estate owned.....	650.00	Demand certificates of deposit.....	
Demand loans.....	3,285.00	Time certificates of deposit.....	
Due from banks and bankers.....	24,160.36	Savings deposits.....	79,791.34
Cash items.....	977.52	Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	507.76
Silver coin, including all minor coin currency.....	1,332.10	Certified checks.....	45.00
National bank notes and other U. S. notes.....	4,411.00	Accrued interest due depositors.....	706.41
Total.....	194,833.68	Total.....	194,833.68

## PLANTERS BANK, LITTLETON.

T. J. MILES, President.

M. J. GRANT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$128,436.54	Capital stock.....	\$ 20,000.00
Overdrafts.....	962.76	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	2,382.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	10,223.09	Deposits subject to check.....	93,062.16
All other real estate owned.....	2,150.00	Demand certificates of deposit.....	
Demand loans.....	1,950.00	Time certificates of deposit.....	2,860.00
Due from banks and bankers.....	31,944.69	Savings deposits.....	61,917.38
Cash items.....	347.05	Due to banks and bankers.....	
Gold coin.....	90.00	Cashier's checks outstanding.....	119.20
Silver coin, including all minor coin currency.....	535.15	Accrued interest due depositors.....	603.22
National bank notes and other U. S. notes.....	4,805.00		
Total.....	181,444.28	Total.....	181,444.28

## FARMERS AND MERCHANTS BANK, LOUISBURG.

F. N. EGERTON, President.

M. S. CLIFTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$156,783.01	Capital stock.....	\$ 50,000.00
Overdrafts.....	4,974.95	Surplus fund.....	
United States bonds.....		Undivided profits.....	5,424.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	7,834.18	Deposits subject to check.....	67,713.91
All other real estate owned.....		Demand certificates of deposit.....	5,800.35
Demand loans.....	1,125.00	Time certificates of deposit.....	
Due from banks and bankers.....	19,773.56	Savings deposits.....	48,978.78
Cash items.....	3,672.23	Due to banks and bankers.....	
Gold coin.....	787.50	Cashier's checks outstanding.....	148.05
Silver coin, including all minor coin currency.....	1,220.97	Certified checks.....	47.47
National bank notes and other U. S. notes.....	2,346.00	Collections made today to be re-mitted.....	1,048.23
Co. orders.....	725.10	Due First National, dif. exchange.....	298.61
Revenue stamps.....	217.00		
Total.....	199,459.50	Total.....	199,459.50



## PLANTERS BANK AND TRUST COMPANY, LUMBERTON.

C. B. TOWNSEND, President.

K. M. BARNES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$128,317.07	Capital stock.....	\$ 78,770.50
Overdrafts.....	854.13	Surplus fund.....	7,877.25
United States bonds.....		Undivided profits.....	2,770.77
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	23,350.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,210.96	Deposits subject to check.....	32,141.86
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	22,658.68	Time certificates of deposit.....	9,911.30
Due from banks and bankers.....	20,994.78	Savings deposits.....	21,073.35
Cash items.....	556.37	Due to banks and bankers.....	
Gold coin.....	675.00	Cashier's checks outstanding.....	608.83
Silver coin, including all minor coin currency.....	588.71		
National bank notes and other U. S. notes.....	2,036.00		
Expense account, interest on savings account and taxes paid.....	5,612.16		
Total.....	186,503.86	Total.....	186,503.86

## MERCHANTS AND FARMERS BANK, MACCLESFIELD.

J. S. HOWARD, President.

D. F. BATTS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 18,166.41	Capital stock.....	\$ 9,740.00
Overdrafts.....	3.09	Surplus fund.....	397.02
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	10,508.48
Banking house, furniture and fixtures.....	2,056.77	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	2,550.69
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,902.41	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	75.00	Cashier's checks outstanding.....	94.39
Silver coin, including all minor coin currency.....	298.90	Accrued interest due depositors.....	26.00
National bank notes and other U. S. notes.....	814.00		
Total.....	25,316.58	Total.....	25,316.58

## BANK OF MACON, MACON.

J. M. COLEMAN, President.

J. S. NOWELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 34,836.86	Capital stock.....	\$ 8,900.00
Overdrafts.....	842.72	Surplus fund.....	1,785.55
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	22,092.21
Banking house, furniture and fixtures.....	1,847.91	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	13,417.19
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	6,190.97	Savings deposits.....	
Cash items.....	24.30	Due to banks and bankers.....	
Gold coin.....	225.00	Cashier's checks outstanding.....	41.05
Silver coin, including all minor coin currency.....	306.24		
National bank notes and other U. S. notes.....	1,962.00		
Total.....	46,236.00	Total.....	46,236.00

**BANK OF MADISON, MADISON.**

J. H. MOORE, President.

J. O. RAGSDALE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$200,498.69	Capital stock.....	\$ 20,000.00
Overdrafts.....	121.06	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	9,998.42
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	6,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,600.00	Deposits subject to check.....	99,183.04
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,000.00	Time certificates of deposit.....	91,623.08
Due from banks and bankers.....	23,021.67	Savings deposits.....	
Cash items.....	2,857.11	Due to banks and bankers.....	4,280.04
Gold coin.....	2,070.00	Cashier's checks outstanding.....	84.83
Silver coin, including all minor coin currency.....	393.46	Accrued interest due depositors.....	1,854.58
National bank notes and other U. S. notes.....	5,462.00		
Total.....	247,023.99	Total.....	247,023.99

**MAIDEN BANK, MAIDEN.**

L. A. CARPENTER, President.

B. M. SPRATT, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 33,605.63	Capital stock.....	\$ 10,000.00
Overdrafts.....	204.13	Surplus fund.....	
United States bonds.....		Undivided profits.....	445.27
North Carolina State bonds.....		Dividends unpaid.....	300.00
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	6,000.00
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	1,600.00	Deposits subject to check.....	15,588.61
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,734.10	Time certificates of deposit.....	8,663.10
Due from banks and bankers.....	1,301.02	Savings deposits.....	2,953.05
Cash items.....	1,677.25	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	304.90		
National bank notes and other U. S. notes.....	1,506.00		
Revenue stamps.....	17.00		
Total.....	46,950.03	Total.....	46,950.03

**BANK OF MAGNOLIA, MAGNOLIA.**

JOHN F. CROOM, President.

L. D. DAIL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 33,010.20	Capital stock.....	\$ 10,000.00
Overdrafts.....	117.53	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,377.66
North Carolina State bonds.....		Dividends unpaid.....	2.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,380.00	Deposits subject to check.....	26,307.04
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	500.00	Time certificates of deposit.....	28,773.05
Due from banks and bankers.....	26,624.81	Savings deposits.....	
Cash items.....	324.09	Due to banks and bankers.....	
Gold coin.....	780.00	Cashier's checks outstanding.....	86.11
Silver coin, including all minor coin currency.....	649.51	Accrued interest due depositors.....	389.28
National bank notes and other U. S. notes.....	2,449.00		
Stationery.....	100.00		
Total.....	66,935.14	Total.....	66,935.14

**BANK OF MANTEO, MANTEO.**

R. C. EVANS, President.

R. BRUCE ETHERIDGE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 19,514.56	Capital stock.....	\$ 5,000.00
Overdrafts.....	481.09	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,296.23
North Carolina State bonds.....	521.50	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,225.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,188.12	Deposits subject to check.....	16,913.86
All other real estate owned.....	400.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	7,307.38
Due from banks and bankers.....	7,086.01	Savings deposits.....	2,967.53
Cash items.....		Due to banks and bankers.....	
Gold coin.....	200.00	Cashier's checks outstanding.....	323.49
Silver coin, including all minor coin currency.....	1,304.21	Certified checks.....	
National bank notes and other U. S. notes.....	2,888.00		
<b>Total.....</b>	<b>35,808.49</b>	<b>Total.....</b>	<b>35,808.49</b>

**MERCHANTS AND FARMERS BANK, MARION.**

T. F. WRENN, President.

R. F. BURTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$132,840.54	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	4,411.75
United States bonds.....		Undivided profits.....	1,884.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	973.76	Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,100.00	Deposits subject to check.....	47,355.81
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	94,725.07
Due from banks and bankers.....	50,597.55	Savings deposits.....	4,648.73
Cash items.....		Due to banks and bankers.....	8,480.37
Gold coin.....	1,007.50	Cashier's checks outstanding.....	259.92
Silver coin, including all minor coin currency.....	1,409.43		
National bank notes and other U. S. notes.....	6,837.00		
<b>Total.....</b>	<b>196,765.78</b>	<b>Total.....</b>	<b>196,765.78</b>

**BANK OF FRENCH BROAD, MARSHALL.**

J. J. REDMON, President.

W. B. RAMSEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$210,000.90	Capital stock.....	\$ 25,000.00
Overdrafts.....	742.16	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	5,218.64
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	70,318.01
All other real estate owned.....	4,127.51	Demand certificates of deposit.....	142,400.07
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	40,889.90	Savings deposits.....	
Cash items.....	2,784.59	Due to banks and bankers.....	2,026.00
Gold coin.....	410.00	Cashier's checks outstanding.....	1,806.95
Silver coin, including all minor coin currency.....	584.61		
National bank notes and other U. S. notes.....	7,230.00		
<b>Total.....</b>	<b>271,769.67</b>	<b>Total.....</b>	<b>271,769.67</b>

## CITIZENS BANK, MARSHALL.

J. H. WHITE, President.

C. J. EBBS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$137,555.47	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,260.73	Surplus fund.....	9,618.02
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	10,337.06	Deposits subject to check.....	67,889.83
All other real estate owned.....	2,059.18	Demand certificates of deposit.....	69,858.00
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	14,179.63	Savings deposits.....	
Cash items.....	3,448.69	Due to banks and bankers.....	
Gold coin.....	760.00	Cashier's checks outstanding.....	2,123.70
Silver coin, including all minor coin currency.....	1,272.79	Accrued interest due depositors.....	250.00
National bank notes and other U. S. notes.....	12,866.00		
Total.....	184,739.55	Total.....	184,739.55

## BANK OF MARSHVILLE, MARSHVILLE.

J. H. LEE, President.

C. B. COVINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 89,252.34	Capital stock.....	\$ 20,000.00
Overdrafts.....	152.91	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,816.73
North Carolina State bonds.....		Dividends unpaid.....	201.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	3,277.50
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,624.00	Deposits subject to check.....	35,502.37
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,645.25	Time certificates of deposit.....	47,303.20
Due from banks and bankers.....	10,644.12	Savings deposits.....	
Cash items.....	2,984.00	Due to banks and bankers.....	
Gold coin.....	682.50	Cashier's checks outstanding.....	121.42
Silver coin, including all minor coin currency.....	737.10		
National bank notes and other U. S. notes.....	2,500.00		
Total.....	111,222.22	Total.....	111,222.22

## CAROLINA BANK, MARSHVILLE.

W. S. BLAKENEY, President.

P. P. W. PLYLER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 61,099.55	Capital stock.....	\$ 25,000.00
Overdrafts.....	934.64	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	1,466.77
North Carolina State bonds.....		Dividends unpaid.....	15.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	9,377.09	Deposits subject to check.....	15,913.51
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	750.00	Time certificates of deposit.....	30,029.89
Due from banks and bankers.....	4,346.92	Savings deposits.....	
Cash items.....	225.27	Due to banks and bankers.....	28.09
Gold coin.....	1,012.50	Cashier's checks outstanding.....	30.30
Silver coin, including all minor coin currency.....	327.59		
National bank notes and other U. S. notes.....	1,410.00		
Total.....	79,483.56	Total.....	79,483.56

**BANK OF MATTHEWS, MATTHEWS.**

L. S. COVINGTON, President.

N. S. COCHRAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 41,576.32	Capital stock.....	\$ 9,150.00
Overdrafts.....	42.32	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,509.85
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,300.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,691.88	Deposits subject to check.....	18,906.26
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,773.59
Due from banks and bankers.....	2,176.73	Savings deposits.....	939.65
Cash items.....	80.00	Due to banks and bankers.....	
Gold coin.....	270.00	Cashier's checks outstanding.....	170.80
Silver coin, including all minor coin currency.....	235.90	Accrued interest due depositors.....	
National bank notes and other U. S. notes.....	1,677.00		
Total.....	47,750.15	Total.....	47,750.15

**BANK OF MAXTON, MAXTON.**

T. O. EVANS, President.

LACY WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$407,265.66	Capital stock.....	\$ 75,000.00
Overdrafts.....	2,740.76	Surplus fund.....	45,000.00
United States bonds.....		Undivided profits.....	1,791.18
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	91,831.44
Premium on bonds.....		Bills payable.....	55,000.00
Banking house, furniture and fixtures.....	34,000.00	Deposits subject to check.....	121,045.93
All other real estate owned.....	3,500.00	Demand certificates of deposit.....	32,769.05
Demand loans.....	2,147.60	Time certificates of deposit.....	
Due from banks and bankers.....	13,925.30	Savings deposits.....	49,343.06
Cash items.....		Due to banks and bankers.....	123.27
Gold coin.....		Cashier's checks outstanding.....	212.58
Silver coin, including all minor coin currency.....	3,423.19		
National bank notes and other U. S. notes.....	5,114.00		
Total.....	472,116.51	Total.....	472,116.51

**BANK OF ROBESON, MAXTON.**

R. L. McLEOD, President.

J. P. STANSEL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$110,052.99	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,045.62	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	840.11
North Carolina State bonds.....		Dividends unpaid.....	61.50
All other stocks, bonds and mortgages.....	7,675.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,500.00	Deposits subject to check.....	48,294.20
All other real estate owned.....	4,600.00	Demand certificates of deposit.....	2,197.38
Demand loans.....	1,700.00	Time certificates of deposit.....	
Due from banks and bankers.....	23,777.77	Savings deposits.....	62,844.13
Cash items.....	1,766.78	Due to banks and bankers.....	648.18
Gold coin.....	312.50	Cashier's checks outstanding.....	215.80
Silver coin, including all minor coin currency.....	1,033.20	Accrued interest due depositors.....	549.68
National bank notes and other U. S. notes.....	5,456.00		
Cotton account for cotton on hand.....	1,764.24		
Building loan account.....	2,959.62		
Rent account.....	352.40		
Interest on savings.....	1,105.18		
Interest on savings.....	549.68		
Total.....	169,650.98	Total.....	169,650.98

## BANK OF MAYODAN, MAYODAN.

J. O. RAGSDALE, President.

M. P. BLACK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 6,362.42	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	258.19
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	796.32	Deposits subject to check.....	7,172.45
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,130.00
Due from banks and bankers.....	6,149.77	Savings deposits.....	
Cash items.....	2,379.93	Due to banks and bankers.....	
Gold coin.....	427.50	Cashier's checks outstanding.....	223.80
Silver coin, including all minor coin currency.....	433.50		
National bank notes and other U. S. notes.....	2,235.00		
Total.....	18,784.44	Total.....	18,784.44

## MAYSVILLE BANKING AND TRUST COMPANY, MAYSVILLE.

T. A. GREEN, President.

GEO. E. WEEKS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 75,623.11	Capital stock.....	\$ 5,000.00
Overdrafts.....	1,728.30	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	989.82
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Deposits subject to check.....	25,034.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,500.00	Time certificates of deposit.....	45,934.35
Due from banks and bankers.....	7,988.76	Savings deposits.....	8,693.35
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	102.66
Silver coin, including all minor coin currency.....	289.22		
National bank notes and other U. S. notes.....	1,625.00		
Total.....	91,754.39	Total.....	91,754.39

## COMMERCIAL AND FARMERS BANK, MEBANE.

W. A. MURRAY, President.

S. G. MORGAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 75,962.71	Capital stock.....	\$ 8,000.00
Overdrafts.....	96.83	Surplus fund.....	6,500.00
United States bonds.....		Undivided profits.....	1,322.59
North Carolina State bonds.....		Dividends unpaid.....	16.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	5,514.33	Deposits subject to check.....	31,835.30
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	17,376.94
Due from banks and bankers.....	8,895.26	Savings deposits.....	24,812.36
Cash items.....	456.73	Due to banks and bankers.....	
Gold coin.....	227.50	Cashier's checks outstanding.....	223.13
Silver coin, including all minor coin currency.....	809.96	Accrued interest due depositors.....	550.00
National bank notes and other U. S. notes.....	3,673.00		
Total.....	95,636.32	Total.....	95,636.32

## MEBANE BANK AND TRUST COMPANY, MEBANE.

J. A. LONG, President.

F. F. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 38,583.77	Capital stock.....	\$ 15,990.00
Overdrafts.....	321.76	Surplus fund.....	707.53
United States bonds.....	-----	Undivided profits.....	-----
North Carolina State bonds.....	-----	Dividends unpaid.....	-----
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	3,500.00
Premium on bonds.....	-----	Bills payable.....	-----
Banking house, furniture and fixtures.....	1,076.80	Deposits subject to check.....	12,102.67
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	750.00	Time certificates of deposit.....	10,132.71
Due from banks and bankers.....	1,804.37	Savings deposits.....	2,295.91
Cash items.....	1,639.87	Due to banks and bankers.....	-----
Gold coin.....	52.50	Cashier's checks outstanding.....	108.50
Silver coin, including all minor coin currency.....	227.25	Accrued interest due depositors.....	150.00
National bank notes and other U. S. notes.....	481.00		
Total.....	44,987.32	Total.....	44,987.32

## CITIZENS BANK, MICRO.

C. A. FITZGERALD, President.

R. L. FITZGERALD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 4,030.00	Capital stock.....	\$ 5,000.00
Overdrafts.....	106.26	Surplus fund.....	104.05
United States bonds.....	-----	Undivided profits.....	-----
North Carolina State bonds.....	-----	Dividends unpaid.....	-----
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	-----
Banking house, furniture and fixtures.....	2,561.15	Deposits subject to check.....	5,023.40
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	-----	Time certificates of deposit.....	891.75
Due from banks and bankers.....	2,506.98	Savings deposits.....	-----
Cash items.....	-----	Due to banks and bankers.....	-----
Gold coin.....	52.50	Cashier's checks outstanding.....	7.80
Silver coin, including all minor coin currency.....	205.11	Accrued interest due depositors.....	6.00
National bank notes and other U. S. notes.....	1,571.00		
Total.....	11,033.00	Total.....	11,033.00

## MIDDLESEX BANKING COMPANY, MIDDLESEX.

A. F. MAY, President.

W. K. BALLENTINE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 67,883.61	Capital stock.....	\$ 15,000.00
Overdrafts.....	20.50	Surplus fund.....	6,700.00
United States bonds.....	-----	Undivided profits.....	-----
North Carolina State bonds.....	-----	Dividends unpaid.....	-----
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,150.00	Deposits subject to check.....	35,259.14
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	683.27	Time certificates of deposit.....	-----
Due from banks and bankers.....	6,550.18	Savings deposits.....	14,897.75
Cash items.....	1,852.24	Due to banks and bankers.....	-----
Gold coin.....	120.00	Cashier's checks outstanding.....	2,744.40
Silver coin, including all minor coin currency.....	584.98		
National bank notes and other U. S. notes.....	3,654.00		
Expense.....	99.39		
Cash short.....	3.12		
Total.....	84,601.29	Total.....	84,601.29

**BANK OF DAVIE, MOCKSVILLE.**

E. L. GAITHER, President.

J. F. MOORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$251,476.84	Capital stock.....	\$ 21,350.00
Overdrafts.....	662.67	Surplus fund.....	26,860.00
United States bonds.....	800.00	Undivided profits.....	5,174.50
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,995.00	Deposits subject to check.....	71,272.35
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	119,546.00
Due from banks and bankers.....	47,688.05	Savings deposits.....	63,748.49
Cash items.....		Due to banks and bankers.....	3,100.22
Gold coin.....	4,218.00	Cashier's checks outstanding.....	2,327.90
Silver coin, including all minor coin currency.....	2,778.90	Accrued interest due depositors.....	3,500.00
National bank notes and other U. S. notes.....	6,298.00		
Total.....	316,817.46	Total.....	316,817.46

**MERCHANTS AND FARMERS BANK, MOCKSVILLE.**

J. L. ARMFIELD, President.

B. O. MORRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 47,850.34	Capital stock.....	\$ 10,600.00
Overdrafts.....	67.67	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,180.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,670.64	Deposits subject to check.....	20,378.42
All other real estate owned.....		Demand certificates of deposit.....	13,972.26
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	2,727.46	Savings deposits.....	9,880.91
Cash items.....	174.71	Due to banks and bankers.....	
Gold coin.....	1,035.50	Cashier's checks outstanding.....	32.19
Silver coin, including all minor coin currency.....	1,501.80	Accrued interest due depositors.....	90.00
National bank notes and other U. S. notes.....	1,106.00		
Total.....	56,134.12	Total.....	56,134.12

**BANK OF UNION, MONROE.**

W. S. BLAKENEY, President.

W. C. STACK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$408,715.09	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	60,000.00
United States bonds.....		Undivided profits.....	2,748.11
North Carolina State bonds.....		Dividends unpaid.....	1,020.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	55,000.00
Banking house, furniture and fixtures.....	5,476.25	Deposits subject to check.....	134,256.54
All other real estate owned.....	2,000.00	Demand certificates of deposit.....	
Demand loans.....	13,599.10	Time certificates of deposit.....	152,101.80
Due from banks and bankers.....	17,806.62	Savings deposits.....	
Cash items.....	804.86	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	316.97
Silver coin, including all minor coin currency.....	912.15		
National bank notes and other U. S. notes.....	3,490.00		
Insurance premiums.....	2,639.35		
Total.....	455,443.42	Total.....	455,443.42



**FARMERS AND MERCHANTS BANK, MONROE.**

M. K. LEE, President.

C. B. ADAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$192,444.02	Capital stock.....	\$ 60,000.00
Overdrafts.....	3,685.13	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	1,326.88
North Carolina State bonds.....		Dividends unpaid.....	30.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	5,695.51	Deposits subject to check.....	94,167.85
All other real estate owned.....	1,955.11	Demand certificates of deposit.....	42,469.60
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	26,768.18	Savings deposits.....	
Cash items.....	1,694.45	Due to banks and bankers.....	350.89
Gold coin.....		Cashier's checks outstanding.....	221.29
Silver coin, including all minor coin currency.....	753.11		
National bank notes and other U. S. notes.....	5,571.00		
Total.....	238,566.51	Total.....	238,566.51

**SAVINGS, LOAN AND TRUST COMPANY, MONROE.**

R. B. REDWINE, President.

H. B. CLARK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$117,909.92	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,494.56	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	1,535.84
North Carolina State bonds.....		Dividends unpaid.....	12.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	1,911.00	Deposits subject to check.....	30,558.65
All other real estate owned.....		Demand certificates of deposit.....	20,461.31
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	4,544.32	Savings deposits.....	15,814.82
Cash items.....	667.30	Due to banks and bankers.....	
Gold coin.....	17.50	Cashier's checks outstanding.....	50.00
Silver coin, including all minor coin currency.....	254.90	Trust deposits.....	7,788.38
National bank notes and other U. S. notes.....	1,422.00		
Insurance investment.....	1,000.00		
Total.....	129,221.50	Total.....	129,221.50

**BANK OF MOORESBORO, MOORESBORO.**

J. B. BLANTON, President.

Y. L. McCARDWELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 90,596.88	Capital stock.....	\$ 20,000.00
Overdrafts.....	261.97	Surplus fund.....	
United States bonds.....		Undivided profits.....	323.72
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	13,000.00
Banking house, furniture and fixtures.....	7,319.25	Deposits subject to check.....	24,493.69
All other real estate owned.....		Demand certificates of deposit.....	15,000.00
Demand loans.....	1,775.37	Time certificates of deposit.....	45,832.22
Due from banks and bankers.....	18,594.45	Savings deposits.....	
Cash items.....	445.82	Due to banks and bankers.....	1,931.27
Gold coin.....	40.00	Cashier's checks outstanding.....	1,031.19
Silver coin, including all minor coin currency.....	808.35		
National bank notes and other U. S. notes.....	1,770.00		
Total.....	121,612.09	Total.....	121,612.09

**MERCHANTS AND FARMERS BANK, MOORESVILLE.**

E. W. BRAWLEY, President.

R. O. MILLER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 78,670.39	Capital stock.....	\$ 30,000.00
Overdrafts.....	39.08	Surplus fund.....	6,000.00
United States bonds.....	-----	Undivided profits.....	150.75
North Carolina State bonds.....	-----	Dividends unpaid.....	853.50
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	9,000.00	Deposits subject to check.....	50,631.31
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	191.63	Time certificates of deposit.....	9,073.11
Due from banks and bankers.....	14,686.54	Savings deposits.....	3,316.12
Cash items.....	1,255.39	Due to banks and bankers.....	-----
Gold coin.....	17.50	Cashier's checks outstanding.....	689.36
Silver coin, including all minor coin currency.....	614.05	Certified checks.....	127.43
National bank notes and other U. S. notes.....	1,367.00		
<b>Total.....</b>	<b>105,841.58</b>	<b>Total.....</b>	<b>105,841.58</b>

**BANK OF MOREHEAD CITY, MOREHEAD CITY.**

J. B. MORTON, President.

GURNEY P. HOOD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 94,100.95	Capital stock.....	\$ 12,400.00
Overdrafts.....	-----	Surplus fund.....	1,200.00
United States bonds.....	-----	Undivided profits.....	2,669.86
North Carolina State bonds.....	-----	Dividends unpaid.....	-----
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	-----
Banking house, furniture and fixtures.....	7,415.00	Deposits subject to check.....	57,147.69
All other real estate owned.....	-----	Demand certificates of deposit.....	-----
Demand loans.....	15,135.00	Time certificates of deposit.....	665.00
Due from banks and bankers.....	7,250.53	Savings deposits.....	59,812.29
Cash items.....	1,233.23	Due to banks and bankers.....	-----
Gold coin.....	242.50	Cashier's checks outstanding.....	226.33
Silver coin, including all minor coin currency.....	7,523.00	Accrued interest due depositors.....	25.35
National bank notes and other U. S. notes.....	1,246.31		
<b>Total.....</b>	<b>134,146.52</b>	<b>Total.....</b>	<b>134,146.52</b>

**MARINE BANK, MOREHEAD CITY.**

CHAS. S. WALLACE, President.

E. A. COUNCIL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,836.86	Capital stock.....	\$ 15,000.00
Overdrafts.....	53.64	Surplus fund.....	-----
United States bonds.....	-----	Undivided profits.....	189.15
North Carolina State bonds.....	-----	Dividends unpaid.....	-----
All other stocks, bonds and mortgages.....	-----	Notes and bills rediscounted.....	-----
Premium on bonds.....	-----	Bills payable.....	-----
Banking house, furniture and fixtures.....	2,400.00	Deposits subject to check.....	19,411.81
All other real estate owned.....	1,710.00	Demand certificates of deposit.....	-----
Demand loans.....	1,250.00	Time certificates of deposit.....	5,766.61
Due from banks and bankers.....	4,769.58	Savings deposits.....	-----
Cash items.....	94.45	Due to banks and bankers.....	-----
Gold coin.....	42.50	Cashier's checks outstanding.....	126.50
Silver coin, including all minor coin currency.....	854.04	Certified checks.....	4.00
National bank notes and other U. S. notes.....	5,487.00		
<b>Total.....</b>	<b>40,498.07</b>	<b>Total.....</b>	<b>40,498.07</b>

**BANK OF MORGANTON, MORGANTON.**

C. A. SPENCER, President.

W. E. WALTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,377.84	Capital stock.....	\$ 23,000.00
Overdrafts.....	1,033.55	Surplus fund.....	2,300.00
United States bonds.....		Undivided profits.....	3,533.61
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	10,394.51	Deposits subject to check.....	59,237.56
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	38,581.96
Due from banks and bankers.....	23,575.98	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,522.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,845.75		
National bank notes and other U. S. notes.....	4,903.00		
Total.....	126,653.13	Total.....	126,653.13

**BANK OF MORVEN, MORVEN.**

T. V. HARDISON, President.

M. L. HAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 93,558.64	Capital stock.....	\$ 20,000.00
Overdrafts.....	481.38	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	10,996.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	23,000.00
Banking house, furniture and fixtures.....	1,200.00	Deposits subject to check.....	48,432.55
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	7,939.11	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	450.00	Cashier's checks outstanding.....	264.20
Silver coin, including all minor coin currency.....	314.14		
National bank notes and other U. S. notes.....	3,750.00		
Total.....	107,693.27	Total.....	107,693.27

**BANK OF MOUNT AIRY, MOUNT AIRY.**

W. J. BYERLY, President.

F. P. SPARGER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$457,594.61	Capital stock.....	\$ 50,000.00
Overdrafts.....	67.62	Surplus fund.....	42,500.00
United States bonds.....		Undivided profits.....	8,239.81
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	56,200.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,467.93	Deposits subject to check.....	109,701.43
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	167,360.26
Due from banks and bankers.....	26,942.34	Savings deposits.....	41,456.20
Cash items.....	1,773.29	Due to banks and bankers.....	37,185.48
Gold coin.....	1,090.00	Cashier's checks outstanding.....	224.75
Silver coin, including all minor coin currency.....	1,273.14	Accrued interest due depositors.....	1,000.00
National bank notes and other U. S. notes.....	16,659.00		
Total.....	513,867.93	Total.....	513,867.93

**SURRY COUNTY LOAN AND TRUST COMPANY, MOUNT AIRY.**

W. F. CARTER, President.

GEO. D. FAWCETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,625.60	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	1,760.50
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,464.09	Deposits subject to check.....	19,348.96
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	15,124.35
Due from banks and bankers.....	9,556.11	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	58.01		
National bank notes and other U. S. notes.....	1,530.00		
<b>Total.....</b>	<b>61,233.81</b>	<b>Total.....</b>	<b>61,233.81</b>

**BANK OF MOUNT GILEAD, MOUNT GILEAD.**

J. A. McAULAY, President.

W. B. COCHRAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$104,616.85	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,032.52	Surplus fund.....	
United States bonds.....		Undivided profits.....	12,071.92
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	88,202.57
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	911.90	Time certificates of deposit.....	6,414.32
Due from banks and bankers.....	34,702.88	Savings deposits.....	22,292.28
Cash items.....	87.45	Due to banks and bankers.....	
Gold coin.....	2,340.00	Cashier's checks outstanding.....	107.06
Silver coin, including all minor coin currency.....	744.55		
National bank notes and other U. S. notes.....	6,652.00		
<b>Total.....</b>	<b>154,088.15</b>	<b>Total.....</b>	<b>154,088.15</b>

**MOUNT HOLLY BANK, MOUNT HOLLY.**

H. A. RHYNE, President.

J. A. COSTNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 53,426.68	Capital stock.....	\$ 10,500.00
Overdrafts.....	162.41	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,360.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,300.00
Banking house, furniture and fixtures.....	700.00	Deposits subject to check.....	37,621.60
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	17,700.00	Time certificates of deposit.....	19,133.75
Due from banks and bankers.....	5,522.07	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	586.77
Silver coin, including all minor coin currency.....	576.22		
National bank notes and other U. S. notes.....	4,415.00		
<b>Total.....</b>	<b>82,502.38</b>	<b>Total.....</b>	<b>82,502.38</b>

## CITIZENS BANK, MOUNT OLIVE.

H. M. Cox, President.

E. C. BETHEA, Acting Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$137,289.29	Capital stock.....	\$ 25,000.00
Overdrafts.....	228.86	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	4,261.68
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	13,663.49	Deposits subject to check.....	106,780.27
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	61,485.67
Due from banks and bankers.....	66,456.65	Savings deposits.....	
Cash items.....	147.17	Due to banks and bankers.....	
Gold coin.....	197.50	Cashier's checks outstanding.....	3,309.12
Silver coin, including all minor coin currency.....	891.78	Accrued interest due depositors.....	1,500.00
National bank notes and other U. S. notes.....	8,024.00		
Safety deposit box account.....	438.00		
Total.....	227,336.74	Total.....	227,336.74

## CITIZENS BANK, MURFREESBORO.

L. J. LAURENCE, President.

JAMES I. GRIFFIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,161.95	Capital stock.....	\$ 10,000.00
Overdrafts.....	190.10	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	532.53
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	6,000.00	Deposits subject to check.....	22,227.57
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	7,937.80	Savings deposits.....	12,301.56
Cash items.....	156.28	Due to banks and bankers.....	
Gold coin.....	24.85	Cashier's checks outstanding.....	114.04
Silver coin, including all minor coin currency.....	516.72		
National bank notes and other U. S. notes.....	1,688.00		
Total.....	62,675.70	Total.....	62,675.70

## PEOPLES BANK, MURFREESBORO.

D. C. BARNES, President.

ROGER WATSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$136,203.75	Capital stock.....	\$ 20,000.00
Overdrafts.....		Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	3,683.97
North Carolina State bonds.....	3,500.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	5,000.00
Premium on bonds.....	71.25	Bills payable.....	
Banking house, furniture and fixtures.....	5,400.00	Deposits subject to check.....	54,175.46
All other real estate owned.....	2,600.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	13,816.90	Savings deposits.....	81,769.87
Cash items.....	710.50	Due to banks and bankers.....	
Gold coin.....	1,791.00	Cashier's checks outstanding.....	23.30
Silver coin, including all minor coin currency.....	400.96	Accrued interest due depositors.....	788.76
National bank notes and other U. S. notes.....	3,947.00		
Total.....	170,441.36	Total.....	170,441.36

**BANK OF MURPHY, MURPHY.**

A. B. DICKEY, President.

L. E. BAYLESS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$127,649.41	Capital stock.....	\$ 30,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....	1,000.00	Undivided profits.....	1,608.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,100.00	Deposits subject to check.....	78,433.78
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	86,903.90
Due from banks and bankers.....	52,005.58	Savings deposits.....	
Cash items.....	1,556.92	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	1,388.24
Silver coin, including all minor coin currency.....	1,314.30		
National bank notes and other U. S. notes.....	9,208.00		
Total.....	198,334.21	Total.....	198,334.21

**BANK OF NASHVILLE, NASHVILLE.**

S. F. AUSTIN, President.

N. B. DOZIER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$132,705.48	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,019.77	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	2,840.77
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	1,402.49	Deposits subject to check.....	84,207.31
All other real estate owned.....	3,410.54	Demand certificates of deposit.....	
Demand loans.....	2,040.00	Time certificates of deposit.....	45,725.17
Due from banks and bankers.....	19,759.12	Savings deposits.....	
Cash items.....	5,373.54	Due to banks and bankers.....	
Gold coin.....	587.50	Cashier's checks outstanding.....	299.73
Silver coin, including all minor coin currency.....	1,234.31	Accrued interest due depositors.....	797.77
National bank notes and other U. S. notes.....	4,338.00		
Total.....	171,870.75	Total.....	171,870.75

**CITIZENS SAVINGS BANK AND TRUST COMPANY, NEW BERN.**

T. A. UZZELL, President.

M. H. HENDERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 79,248.10	Capital stock.....	\$ 25,000.00
Overdrafts.....	970.18	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,099.09
North Carolina State bonds.....		Dividends unpaid.....	750.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	14,355.00	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	7,200.00	Time certificates of deposit.....	20,465.94
Due from banks and bankers.....	2,682.54	Savings deposits.....	60,226.00
Cash items.....	156.00	Due to banks and bankers.....	
Gold coin.....	72.50	Cashier's checks outstanding.....	108.40
Silver coin, including all minor coin currency.....	210.05	Trust deposits.....	4,296.64
National bank notes and other U. S. notes.....	1,027.00	Due insurance companies.....	6,564.05
Trust investments.....	2,600.00		
Insurance department.....	1,000.00		
Insurance premium account.....	10,988.75		
Total.....	120,510.12	Total.....	120,510.12

## NEW BERN BANKING AND TRUST COMPANY, NEW BERN.

J. B. BLADES, President.

O. W. LANE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$428,931.37	Capital stock.....	\$ 100,000.00
Overdrafts.....	633.39	Surplus fund.....	
United States bonds.....		Undivided profits.....	24,894.20
North Carolina State bonds.....		Dividends unpaid.....	4,000.00
All other stocks, bonds and mortgages.....	28,005.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	16,400.00	Deposits subject to check.....	232,025.51
All other real estate owned.....	850.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	60,027.45
Due from banks and bankers.....	50,280.42	Savings deposits.....	100,476.21
Cash items.....	19,545.61	Due to banks and bankers.....	3,563.49
Gold coin.....	160.00	Cashier's checks outstanding.....	47.83
Silver coin, including all minor coin currency.....	2,340.10	Certified checks.....	71.70
National bank notes and other U. S. notes.....	9,361.00	Trust deposits.....	11,400.50
Total.....	556,506.89	Total.....	556,506.89

## PEOPLES BANK, NEW BERN.

WM. DUNN, President.

T. A. UZZELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$626,504.66	Capital stock.....	\$ 100,000.00
Overdrafts.....	3,977.76	Surplus fund.....	
United States bonds.....		Undivided profits.....	42,133.65
North Carolina State bonds.....		Dividends unpaid.....	4,000.00
All other stocks, bonds and mortgages.....	4,000.00	Notes and bills rediscounted.....	21,273.74
Premium on bonds.....		Bills payable.....	50,000.00
Banking house, furniture and fixtures.....	41,000.00	Deposits subject to check.....	526,735.68
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	4,500.00	Time certificates of deposit.....	28,213.00
Due from banks and bankers.....	139,408.98	Savings deposits.....	
Cash items.....	19,133.92	Due to banks and bankers.....	90,683.19
Gold coin.....	1,000.00	Cashier's checks outstanding.....	471.06
Silver coin, including all minor coin currency.....	6,585.00		
National bank notes and other U. S. notes.....	17,400.00		
Total.....	863,510.32	Total.....	863,510.32

## AVERY COUNTY BANK, NEWLAND.

C. B. VONCANON, President.

E. C. GUY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$100,225.91	Capital stock.....	\$ 8,000.00
Overdrafts.....	1,961.44	Surplus fund.....	2,400.00
United States bonds.....		Undivided profits.....	1,269.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Deposits subject to check.....	114,878.41
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	7,044.63	Time certificates of deposit.....	16,183.13
Due from banks and bankers.....	28,571.28	Savings deposits.....	
Cash items.....	1,026.57	Due to banks and bankers.....	
Gold coin.....	600.00	Cashier's checks outstanding.....	2,772.56
Silver coin, including all minor coin currency.....	533.56	Certified checks.....	60.00
National bank notes and other U. S. notes.....	5,100.00	Accrued interest due depositors.....	1,500.00
Total.....	147,063.39	Total.....	147,063.39

**FARMERS AND MERCHANTS BANK, NEWTON.**

J. H. YOUNT, President.

G. C. LITTLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$110,574.46	Capital stock.....	\$ 35,000.00
Overdrafts.....	47.92	Surplus fund.....	11,000.00
United States bonds.....		Undivided profits.....	2,157.42
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	7,000.00	Deposits subject to check.....	56,281.57
All other real estate owned.....		Demand certificates of deposit.....	29,279.44
Demand loans.....	1,025.00	Time certificates of deposit.....	
Due from banks and bankers.....	25,232.86	Savings deposits.....	11,174.59
Cash items.....	1,237.27	Due to banks and bankers.....	
Gold coin.....	500.00	Cashier's checks outstanding.....	271.84
Silver coin, including all minor coin currency.....	1,490.35	Accrued interest due depositors.....	800.00
National bank notes and other U. S. notes.....	3,857.00		
Total.....	150,964.86	Total.....	150,964.86

**BANK OF NORTH WILKESBORO, NORTH WILKESBORO.**

J. E. FINLEY, President.

R. W. GWYN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$286,405.33	Capital stock.....	\$ 50,000.00
Overdrafts.....	665.34	Surplus fund.....	12,000.00
United States bonds.....		Undivided profits.....	3,328.11
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	16,300.00	Notes and bills rediscounted.....	2,166.35
Premium on bonds.....		Bills payable.....	35,000.00
Banking house, furniture and fixtures.....	7,700.00	Deposits subject to check.....	107,772.75
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	26,473.94
Due from banks and bankers.....	38,705.27	Savings deposits.....	119,576.60
Cash items.....	1,298.84	Due to banks and bankers.....	13,133.41
Gold coin.....	11,635.00	Cashier's checks outstanding.....	1,113.11
Silver coin, including all minor coin currency.....	2,208.49	Reserve for interest.....	1,000.00
National bank notes and other U. S. notes.....	6,646.00		
Total.....	371,564.27	Total.....	371,564.27

**DEPOSIT AND SAVINGS BANK, NORTH WILKESBORO.**

R. L. DOUGHTON, President.

CLEM WRENN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$173,652.43	Capital stock.....	\$ 80,000.00
Overdrafts.....	2,050.17	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,257.05
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,133.33	Notes and bills rediscounted.....	9,361.08
Premium on bonds.....		Bills payable.....	17,000.00
Banking house, furniture and fixtures.....	9,433.10	Deposits subject to check.....	57,655.91
All other real estate loaned.....		Demand certificates of deposit.....	
Demand loans.....	5,300.00	Time certificates of deposit.....	26,831.12
Due from banks and bankers.....	10,636.74	Savings deposits.....	73,669.22
Cash items.....	6,317.71	Due to banks and bankers.....	
Gold coin.....	1,365.00	Cashier's checks outstanding.....	45.05
Silver coin, including all minor coin currency.....	4,417.12	Accrued interest due depositors.....	685.17
National bank notes and other U. S. notes.....	4,199.00		
Total.....	219,504.60	Total.....	219,504.60



**BANK OF NORWOOD, NORWOOD.**

T. A. HATHCOCK, President.

B. C. SCOTT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 44,755.18	Capital stock.....	\$ 12,500.00
Overdrafts.....	381.44	Surplus fund.....	3,675.10
United States bonds.....		Undivided profits.....	317.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,361.53	Deposits subject to check.....	27,377.71
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	489.21	Time certificates of deposit.....	2,350.00
Due from banks and bankers.....	6,013.44	Savings deposits.....	14,041.05
Cash items.....	404.50	Due to banks and bankers.....	3.81
Gold coin.....	570.00	Cashier's checks outstanding.....	206.30
Silver coin, including all minor coin currency.....	2,496.50		
National bank notes and other U. S. notes.....	2,000.00		
Total.....	60,471.80	Total.....	60,471.80

**BANK OF OAKBORO, OAKBORO.**

C. B. COVINGTON, President.

J. A. LITTLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 20,409.03	Capital stock.....	\$ 8,150.00
Overdrafts.....	2,206.20	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,537.50	Deposits subject to check.....	6,642.32
All other real estate owned.....		Demand certificates of deposit.....	7,991.03
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	615.81	Savings deposits.....	16.76
Cash items.....	547.85	Due to banks and bankers.....	
Gold coin.....	170.00	Cashier's checks outstanding.....	300.54
Silver coin, including all minor coin currency.....	121.12		
National bank notes and other U. S. notes.....	1,238.00		
Expense.....	255.14		
Total.....	28,100.65	Total.....	28,100.65

**BANK OF OAK CITY, OAK CITY.**

H. S. EVERETT, President.

B. M. WORSLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 52,074.45	Capital stock.....	\$ 5,000.00
Overdrafts.....	1,098.06	Surplus fund.....	6,650.00
United States bonds.....		Undivided profits.....	665.04
North Carolina State bonds.....		Dividends unpaid.....	60.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	11,000.00
Banking house, furniture and fixtures.....	5,300.00	Deposits subject to check.....	28,886.25
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	3,744.78	Time certificates of deposit.....	19,852.00
Due from banks and bankers.....	8,424.95	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	421.00	Cashier's checks outstanding.....	47.49
Silver coin, including all minor coin currency.....	397.54		
National bank notes and other U. S. notes.....	700.00		
Total.....	72,160.78	Total.....	72,160.78

## BANK OF OLD FORT, OLD FORT.

J. S. BRADLEY, President.

F. M. BRADLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 56,250.35	Capital stock.....	\$ 8,000.00
Overdrafts.....	125.60	Surplus fund.....	1,813.71
United States bonds.....		Undivided profits.....	1,092.73
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,900.00	Deposits subject to check.....	28,771.91
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	29,974.72
Due from banks and bankers.....	6,990.84	Savings deposits.....	
Cash items.....	243.38	Due to banks and bankers.....	
Gold coin.....	240.00	Cashier's checks outstanding.....	50.65
Silver coin, including all minor coin currency.....	948.55		
National bank notes and other U. S. notes.....	2,005.00		
Total.....	69,703.72	Total.....	69,703.72

## OXFORD SAVINGS BANK AND TRUST COMPANY, OXFORD.

H. G. COOPER, President.

W. T. YANCEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$204,427.32	Capital stock.....	\$ 16,300.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	22,072.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	13,714.47	Savings deposits.....	179,768.82
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....			
Total.....	218,141.79	Total.....	218,141.79

## UNION BANK, OXFORD.

J. C. HOSKINS, President.

J. S. BRADSHAW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 62,806.42	Capital stock.....	\$ 30,000.00
Overdrafts.....	367.50	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,231.73
North Carolina State bonds.....		Dividends unpaid.....	51.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	2,500.00	Deposits subject to check.....	22,302.57
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	7,860.60
Due from banks and bankers.....	7,568.60	Savings deposits.....	
Cash items.....	159.96	Due to banks and bankers.....	
Gold coin.....	85.00	Cashier's checks outstanding.....	356.83
Silver coin, including all minor coin currency.....	297.25	Certified checks.....	20.00
National bank notes and other U. S. notes.....	1,038.00		
Total.....	74,822.73	Total.....	74,822.73

**BANK OF PARKTON, PARKTON.**

J. G. HUGHES, President.

E. B. DANIEL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 47,928.98	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,293.63	Surplus fund.....	2,818.75
United States bonds.....		Undivided profits.....	208.30
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	8,600.00
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	3,492.70	Deposits subject to check.....	28,659.93
All other real estate owned.....		Demand certificates of deposit.....	4,096.71
Demand loans.....	830.65	Time certificates of deposit.....	
Due from banks and bankers.....	6,535.32	Savings deposits.....	258.20
Cash items.....	272.25	Due to banks and bankers.....	
Gold coin.....	257.50	Cashier's checks outstanding.....	891.44
Silver coin, including all minor coin currency.....	241.44		
National bank notes and other U. S. notes.....	2,816.00		
Interest paid.....	867.86		
Total.....	64,536.33	Total.....	64,536.33

**BANK OF PEMBROKE, PEMBROKE.**

P. S. COOPER, President.

G. D. McQUEEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 28,348.59	Capital stock.....	\$ 10,000.00
Overdrafts.....	8.68	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,150.00
Banking house, furniture and fixtures.....	3,464.92	Deposits subject to check.....	6,344.33
All other real estate owned.....	1,476.25	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	5,409.00
Due from banks and bankers.....	2,421.81	Savings deposits.....	
Cash items.....	51.06	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	100.09
Silver coin, including all minor coin currency.....	692.11	Transit.....	131.00
National bank notes and other U. S. notes.....	634.00		
Undivided profits.....	37.00		
Total.....	37,134.42	Total.....	37,134.42

**BANK OF PIKEVILLE, PIKEVILLE.**

K. D. PERKINS, President.

N. B. BERGER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 16,985.75	Capital stock.....	\$ 8,500.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	641.69
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,986.91	Deposits subject to check.....	6,743.96
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	7,677.00
Due from banks and bankers.....	2,577.28	Savings deposits.....	787.95
Cash items.....		Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	1.60
Silver coin, including all minor coin currency.....	607.26		
National bank notes and other U. S. notes.....	1,145.00		
Total.....	24,352.20	Total.....	24,352.20

**BANK OF PILOT MOUNTAIN, PILOT MOUNTAIN.**

O. N. SWANSON, President.

I. M. GORDON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,563.14	Capital stock.....	\$ 15,000.00
Overdrafts.....	105.95	Surplus fund.....	.....
United States bonds.....	.....	Undivided profits.....	1,646.13
North Carolina State bonds.....	.....	Dividends unpaid.....	.....
All other stocks, bonds and mortgages.....	.....	Notes and bills rediscounted.....	.....
Premium on bonds.....	.....	Bills payable.....	.....
Banking house, furniture and fixtures.....	419.62	Deposits subject to check.....	19,802.59
All other real estate owned.....	.....	Demand certificates of deposit.....	.....
Demand loans.....	.....	Time certificates of deposit.....	29,463.78
Due from banks and bankers.....	10,903.45	Savings deposits.....	.....
Cash items.....	329.08	Due to banks and bankers.....	.....
Gold coin.....	1,380.00	Cashier's checks outstanding.....	81.40
Silver coin, including all minor coin currency.....	992.66		
National bank notes and other U. S. notes.....	5,300.00		
<b>Total.....</b>	<b>65,993.90</b>	<b>Total.....</b>	<b>65,993.90</b>

**PEOPLES BANK, PILOT MOUNTAIN.**

GEO. D. FAWCETTE, President.

E. F. MCKINNEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 55,937.93	Capital stock.....	\$ 15,000.00
Overdrafts.....	875.34	Surplus fund.....	.....
United States bonds.....	.....	Undivided profits.....	865.20
North Carolina State bonds.....	.....	Dividends unpaid.....	.....
All other stocks, bonds and mortgages.....	.....	Notes and bills rediscounted.....	3,436.00
Premium on bonds.....	.....	Bills payable.....	.....
Banking house, furniture and fixtures.....	3,782.29	Deposits subject to check.....	85,250.77
All other real estate owned.....	.....	Demand certificates of deposit.....	.....
Demand loans.....	.....	Time certificates of deposit.....	21,160.04
Due from banks and bankers.....	60,659.08	Savings deposits.....	.....
Cash items.....	635.82	Due to banks and bankers.....	.....
Gold coin.....	1,025.00	Cashier's checks outstanding.....	128.34
Silver coin, including all minor coin currency.....	212.89		
National bank notes and other U. S. notes.....	2,712.00		
<b>Total.....</b>	<b>125,840.35</b>	<b>Total.....</b>	<b>125,840.35</b>

**BANK OF PINEHURST, PINEHURST.**

J. R. McQUEEN, President.

F. W. VONCANON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 52,561.00	Capital stock.....	\$ 12,000.00
Overdrafts.....	50.86	Surplus fund.....	.....
United States bonds.....	.....	Undivided profits.....	2,470.08
North Carolina State bonds.....	.....	Dividends unpaid.....	.....
All other stocks, bonds and mortgages.....	.....	Notes and bills rediscounted.....	4,000.00
Premium on bonds.....	.....	Bills payable.....	.....
Banking house, furniture and fixtures.....	5,513.30	Deposits subject to check.....	37,025.10
All other real estate owned.....	.....	Demand certificates of deposit.....	2,000.00
Demand loans.....	10,000.00	Time certificates of deposit.....	.....
Due from banks and bankers.....	16,839.79	Savings deposits.....	33,797.33
Cash items.....	140.70	Due to banks and bankers.....	.....
Gold coin.....	262.50	Cashier's checks outstanding.....	196.50
Silver coin, including all minor coin currency.....	858.86		
National bank notes and other U. S. notes.....	4,762.00		
Inventory.....	500.00		
<b>Total.....</b>	<b>91,489.01</b>	<b>Total.....</b>	<b>91,489.01</b>

**BANK OF PINE LEVEL, PINE LEVEL.**

D. B. OLIVER, President.

E. S. JONES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 20,770.12	Capital stock.....	\$ 5,000.00
Overdrafts.....	38.85	Surplus fund.....	400.00
United States bonds.....		Undivided profits.....	182.22
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,500.00
Banking house, furniture and fixtures.....	2,400.00	Deposits subject to check.....	15,018.17
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	378.74	Time certificates of deposit.....	5,226.17
Due from banks and bankers.....	2,966.10	Savings deposits.....	
Cash items.....	678.00	Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	77.03
Silver coin, including all minor coin currency.....	990.40		
Expense.....	81.38		
Total.....	30,403.59	Total.....	30,403.59

**PINETOPS BANKING COMPANY, PINETOPS.**

HENRY CLARK BRIDGERS, President.

W. E. COBB, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$105,726.15	Capital stock.....	\$ 15,000.00
Overdrafts.....	546.28	Surplus fund.....	16,000.00
United States bonds.....		Undivided profits.....	1,720.79
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	72.00
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	28,000.00
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	42,737.46
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,231.80	Time certificates of deposit.....	30,073.96
Due from banks and bankers.....	7,584.60	Savings deposits.....	
Cash items.....	1,616.20	Due to banks and bankers.....	2,588.99
Gold coin.....	517.50	Cashier's checks outstanding.....	25.93
Silver coin, including all minor coin currency.....	461.60	Accrued interest due depositors.....	850.00
National bank notes and other U. S. notes.....	2,200.00		
Collection.....	185.00		
Total.....	137,069.13	Total.....	137,069.13

**PINEVILLE LOAN AND SAVINGS BANK, PINEVILLE.**

W. M. ROSS, President.

J. E. M. DAVENPORT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 37,915.79	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	3,466.99
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	4,937.72	Deposits subject to check.....	13,033.45
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,926.96
Due from banks and bankers.....	3,055.85	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	198.04		
National bank notes and other U. S. notes.....	820.00		
Total.....	46,927.40	Total.....	46,927.40

**BANK OF PINK HILL, PINK HILL.**

LONNIE SMITH, President.

G. S. WILLARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 40,534.73	Capital stock.....	\$ 7,300.00
Overdrafts.....	83.82	Surplus fund.....	
United States bonds.....		Undivided profits.....	476.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	3,500.00
Premium on bonds.....		Bills payable.....	7,400.00
Banking house, furniture and fixtures.....	2,975.23	Deposits subject to check.....	8,411.86
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	18,654.89
Due from banks and bankers.....	2,319.02	Savings deposits.....	2,576.59
Cash items.....	135.82	Due to banks and bankers.....	
Gold coin.....	55.00	Cashier's checks outstanding.....	40.41
Silver coin, including all minor coin currency.....	412.01		
National bank notes and other U. S. notes.....	1,845.00		
Total.....	48,360.63	Total.....	48,360.63

**BANK OF PITTSBORO, PITTSBORO.**

W. L. LONDON, President.

M. T. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,307.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	761.59	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	2,341.69
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,100.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	114,504.08
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	42,580.91
Due from banks and bankers.....	77,648.09	Savings deposits.....	
Cash items.....	583.89	Due to banks and bankers.....	
Gold coin.....	1,380.00	Cashier's checks outstanding.....	576.16
Silver coin, including all minor coin currency.....	637.10	Accrued interest due depositors.....	365.00
National bank notes and other U. S. notes.....	5,950.00		
Total.....	177,367.84	Total.....	177,367.84

**BANK OF PLYMOUTH, PLYMOUTH.**

W. R. HAMPTON, President.

CLARENCE LATHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$101,829.63	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,287.61	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,125.13
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	800.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	29,600.72
Premium on bonds.....	113.61	Bills payable.....	
Banking house, furniture and fixtures.....	6,500.00	Deposits subject to check.....	41,661.58
All other real estate owned.....	2,250.00	Demand certificates of deposit.....	
Demand loans.....	24,239.15	Time certificates of deposit.....	
Due from banks and bankers.....	4,646.98	Savings deposits.....	56,061.80
Cash items.....	925.70	Due to banks and bankers.....	
Gold coin.....	342.00	Cashier's checks outstanding.....	344.58
Silver coin, including all minor coin currency.....	3,459.13		
National bank notes and other U. S. notes.....	1,000.00		
Total.....	151,593.81	Total.....	151,593.81

## WASHINGTON COUNTY BANK, PLYMOUTH.

D. O. BRINKLEY, President.

W. B. WATTS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 76,658.78	Capital stock.....	\$ 10,000.00
Overdrafts.....	32.59	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,099.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	1,879.49	Deposits subject to check.....	44,847.88
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,486.61	Time certificates of deposit.....	13,413.61
Due from banks and bankers.....	8,415.53	Savings deposits.....	
Cash items.....	806.20	Due to banks and bankers.....	
Gold coin.....	1,358.50	Cashier's checks outstanding.....	1,270.97
Silver coin, including all minor coin currency.....	1,846.04	Certified checks.....	50.23
National bank notes and other U. S. notes.....	3,215.00	Over and short account.....	16.91
Total.....	90,698.74	Total.....	90,698.74

## BANK OF POLKTON, POLKTON.

L. S. COVINGTON, President.

T. R. TROUTMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 16,729.93	Capital stock.....	\$ 9,500.00
Overdrafts.....	64.93	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	1,038.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	200.00	Deposits subject to check.....	13,077.67
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	8,058.28	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	162.50	Cashier's checks outstanding.....	166.60
Silver coin, including all minor coin currency.....	14.51		
National bank notes and other U. S. notes.....	53.00		
Total.....	25,283.15	Total.....	25,283.15

## POLLOCKSVILLE BANKING AND TRUST COMPANY, POLLOCKSVILLE.

J. T. HOOD, President.

H. A. CREAGH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 56,788.55	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,341.51	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	681.95
North Carolina State bonds.....		Dividends unpaid.....	15.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,600.00
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	4,528.37	Deposits subject to check.....	14,182.61
All other real estate owned.....	1,730.20	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	17,262.87
Due from banks and bankers.....		Savings deposits.....	
Cash items.....		Due to banks and bankers.....	195.26
Gold coin.....	142.50	Cashier's checks outstanding.....	106.08
Silver coin, including all minor coin currency.....	189.28	Trust deposits.....	6,611.64
National bank notes and other U. S. notes.....	935.00		
Trust investments.....	7,000.00		
Total.....	72,655.41	Total.....	72,655.41

### MERCHANTS AND FARMERS BANK, PRINCETON.

W. A. EDWARDS, President.

GEO. F. WOODARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 14,876.78	Capital stock.....	\$ 10,000.00
Overdrafts.....	90.60	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,029.24
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,943.94	Deposits subject to check.....	9,431.23
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,764.93
Due from banks and bankers.....	3,667.11	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	105.00	Cashier's checks outstanding.....	18.25
Silver coin, including all minor coin currency.....	528.82	Accrued interest due depositors.....	88.60
National bank notes and other U. S. notes.....	2,120.00		
Total.....	24,332.25	Total.....	24,332.25

### BANK OF PROCTORVILLE, PROCTORVILLE.

K. BARNES, President.

I. P. GRAHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 18,688.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	154.73	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	78.72
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,148.58	Deposits subject to check.....	4,132.48
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	405.09	Savings deposits.....	9,009.87
Cash items.....	131.84	Due to banks and bankers.....	
Gold coin.....	160.00	Cashier's checks outstanding.....	110.26
Silver coin, including all minor coin currency.....	297.84		
National bank notes and other U. S. notes.....	710.00		
Expenses.....	134.88		
Total.....	23,831.13	Total.....	23,831.13

### BANK OF HOKE, RAEFORD.

J. C. THOMAS, President.

W. P. COVINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 55,355.81	Capital stock.....	\$ 12,300.00
Overdrafts.....	736.36	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	311.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,800.00	Deposits subject to check.....	22,471.95
All other real estate owned.....	2,300.00	Demand certificates of deposit.....	
Demand loans.....	94.90	Time certificates of deposit.....	9,865.79
Due from banks and bankers.....	5,086.73	Savings deposits.....	15,271.59
Cash items.....	347.70	Due to banks and bankers.....	
Gold coin.....	130.00	Cashier's checks outstanding.....	152.82
Silver coin, including all minor coin currency.....	1,117.17	Accrued interest due depositors.....	222.00
National bank notes and other U. S. notes.....	2,127.00		
Total.....	71,095.67	Total.....	71,095.67



**BANK OF RAEFORD, RAEFORD.**

J. W. McLAUCHLIN, President.

JOHN W. MOORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$120,097.84	Capital stock.....	\$ 25,000.00
Overdrafts.....	461.41	Surplus fund.....	18,500.00
United States bonds.....		Undivided profits.....	1,284.04
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3,950.00	Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	23,400.00	Deposits subject to check.....	53,958.30
All other real estate owned.....	2,400.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	29,357.01
Due from banks and bankers.....	16,347.12	Savings deposits.....	37,555.06
Cash items.....	112.50	Due to banks and bankers.....	
Gold coin.....	500.00	Cashier's checks outstanding.....	2,529.00
Silver coin, including all minor coin currency.....	900.93	Certified checks.....	290.39
National bank notes and other U. S. notes.....	2,704.00	Accrued interest due depositors.....	400.00
Total.....	170,873.80	Total.....	170,873.80

**MECHANICS SAVINGS BANK, RALEIGH.**

CHAS. E. JOHNSON, President.

WALTERS DURHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$204,393.04	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	22,822.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	53,588.67	Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	16,182.10	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	33,349.82	Savings deposits.....	272,230.42
Cash items.....	1,852.87	Due to banks and bankers.....	
Gold coin.....	1,003.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	266.02		
National bank notes and other U. S. notes.....	4,107.00		
Auxiliary banks.....	310.00		
Total.....	315,052.52	Total.....	315,052.52

**RALEIGH BANKING AND TRUST COMPANY, RALEIGH.**

CHAS. E. JOHNSON, President.

F. H. BRIGGS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$551,447.31	Capital stock.....	\$ 100,000.00
Overdrafts.....	6,034.81	Surplus fund.....	
United States bonds.....		Undivided profits.....	55,967.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	160,952.16	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	128,500.00
Banking house, furniture and fixtures.....		Deposits subject to check.....	503,810.73
All other real estate owned.....	10,100.00	Demand certificates of deposit.....	144,627.95
Demand loans.....	221,559.75	Time certificates of deposit.....	
Due from banks and bankers.....	73,678.01	Savings deposits.....	
Cash items.....	3,997.26	Due to banks and bankers.....	33,696.85
Gold coin.....	1,180.00	Cashier's checks outstanding.....	12,597.67
Silver coin, including all minor coin currency.....	7,353.78	Bond account.....	75,000.00
National bank notes and other U. S. notes.....	17,898.00		
Total.....	1,054,201.08	Total.....	1,054,201.08

## RALEIGH SAVINGS BANK AND TRUST COMPANY, RALEIGH.

Jos. G. BROWN, President.

CHARLES ROOT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$683,437.59	Capital stock.....	\$ 15,000.00
Overdrafts.....	53.11	Surplus fund.....	60,000.00
United States bonds.....		Undivided profits.....	33,121.81
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	109,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,800.00	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	31,793.23
Due from banks and bankers.....	287,044.22	Savings deposits.....	976,008.69
Cash items.....	851.19	Due to banks and bankers.....	
Gold coin.....	4,195.00	Cashier's checks outstanding.....	1,590.38
Silver coin, including all minor coin currency.....	1,300.00		
National bank notes and other U. S. notes.....	47,833.00		
Total.....	1,117,514.11	Total.....	1,117,514.11

## WAKE COUNTY SAVINGS BANK, RALEIGH.

THOS. B. CROWDER, President.

W. W. VASS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$234,632.16	Capital stock.....	\$ 15,000.00
Overdrafts.....	171.83	Surplus fund.....	
United States bonds.....		Undivided profits.....	5,728.83
North Carolina State bonds.....		Dividends unpaid.....	208.00
All other stocks, bonds and mortgages.....	25,696.11	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	261,621.65
All other real estate owned.....		Demand certificates of deposit.....	19,120.27
Demand loans.....	6,000.00	Time certificates of deposit.....	
Due from banks and bankers.....	26,569.15	Savings deposits.....	
Cash items.....	179.79	Due to banks and bankers.....	
Gold coin.....	635.00	Cashier's checks outstanding.....	132.65
Silver coin, including all minor coin currency.....	798.68	Certified checks.....	779.32
National bank notes and other U. S. notes.....	2,908.00		
Total.....	302,590.72	Total.....	302,590.72

## BANK OF RAMSEUR, RAMSEUR.

W. H. WATKINS, President.

I. F. CRAVEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$107,672.73	Capital stock.....	\$ 12,000.00
Overdrafts.....		Surplus fund.....	12,000.00
United States bonds.....		Undivided profits.....	3,058.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	75,678.97
All other real estate owned.....		Demand certificates of deposit.....	9,358.92
Demand loans.....	62,200.00	Time certificates of deposit.....	
Due from banks and bankers.....	40,009.50	Savings deposits.....	112,406.77
Cash items.....	296.89	Due to banks and bankers.....	
Gold coin.....	4,375.00	Cashier's checks outstanding.....	490.13
Silver coin, including all minor coin currency.....	1,893.00	Accrued interest due depositors.....	325.00
National bank notes and other U. S. notes.....	4,871.00		
Total.....	225,318.12	Total.....	225,318.12

## PEOPLES BANK, RANDLEMAN.

T. F. WRENN, President.

A. B. BEASLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 63,534.88	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,140.02	Surplus fund.....	3,521.01
United States bonds.....	6,000.00	Undivided profits.....	5,000.00
North Carolina State bonds.....	1,750.00	Dividends unpaid.....	29,940.12
All other stocks, bonds and mortgages.....	4,250.00	Notes and bills rediscounted.....	8,053.21
Premium on bonds.....	4,600.00	Bills payable.....	32,167.48
Banking house, furniture and fixtures.....	4,293.64	Deposits subject to check.....	221.96
All other real estate owned.....	199.70	Demand certificates of deposit.....	
Demand loans.....	407.50	Time certificates of deposit.....	
Due from banks and bankers.....	309.04	Savings deposits.....	
Cash items.....	1,944.00	Due to banks and bankers.....	
Gold coin.....	300.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....			
Insurance business.....			
Total.....	88,903.78	Total.....	88,903.78

## BANK OF RED SPRINGS, RED SPRINGS.

A. B. PEARSALL, President.

J. S. JONES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$112,376.24	Capital stock.....	\$ 30,000.00
Overdrafts.....	553.75	Surplus fund.....	3,000.00
United States bonds.....	3,000.00	Undivided profits.....	2,049.44
North Carolina State bonds.....	2,500.00	Dividends unpaid.....	5,102.95
All other stocks, bonds and mortgages.....	12,254.30	Notes and bills rediscounted.....	67,742.68
Premium on bonds.....	20,261.90	Bills payable.....	46,861.31
Banking house, furniture and fixtures.....	73.94	Deposits subject to check.....	218.10
All other real estate owned.....	2,917.50	Demand certificates of deposit.....	
Demand loans.....	1,691.51	Time certificates of deposit.....	
Due from banks and bankers.....	1,700.00	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....		Accrued interest due depositors.....	
National bank notes and other U. S. notes.....			
Total.....	157,329.14	Total.....	157,329.14

## CAROLINA BANK AND TRUST COMPANY, RED SPRINGS.

JOHN H. MCKAY, President.

R. L. HENDERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,107.93	Capital stock.....	\$ 28,000.00
Overdrafts.....	358.39	Surplus fund.....	9,000.00
United States bonds.....	2,000.00	Undivided profits.....	10.69
North Carolina State bonds.....	2,429.94	Dividends unpaid.....	22.40
All other stocks, bonds and mortgages.....	1,200.00	Notes and bills rediscounted.....	23,000.00
Premium on bonds.....	6,114.05	Bills payable.....	23,431.12
Banking house, furniture and fixtures.....	90.51	Deposits subject to check.....	5,009.50
All other real estate owned.....	750.00	Demand certificates of deposit.....	10,260.18
Demand loans.....	961.07	Time certificates of deposit.....	
Due from banks and bankers.....	1,906.00	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....			
Total.....	98,917.89	Total.....	98,917.89

**BANK OF REIDSVILLE, REIDSVILLE.**

W. B. WRAY, Vice-President.

J. F. WATLINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$313,088.13	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,905.49	Surplus fund.....	39,325.49
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	10,052.50	Deposits subject to check.....	176,325.83
All other real estate owned.....	2,928.05	Demand certificates of deposit.....	166,184.82
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	87,846.03	Savings deposits.....	
Cash items.....	12,831.62	Due to banks and bankers.....	
Gold coin.....	4,000.00	Cashier's checks outstanding.....	784.05
Silver coin, including all minor coin currency.....	5,737.71	Certified checks.....	17.51
National bank notes and other U. S. notes.....	10,000.00	Accrued interest due depositors.....	15,751.83
<b>Total.....</b>	<b>448,389.53</b>	<b>Total.....</b>	<b>448,389.53</b>

**CITIZENS BANK, REIDSVILLE.**

R. L. WATT, President.

EUGENE IRVIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$339,418.86	Capital stock.....	\$ 75,000.00
Overdrafts.....	1,974.35	Surplus fund.....	40,000.00
United States bonds.....		Undivided profits.....	9,411.40
North Carolina State bonds.....	3,000.00	Dividends unpaid.....	5,540.00
All other stocks, bonds and mortgages.....	6,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	48,753.76	Deposits subject to check.....	161,133.09
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	3,300.00	Time certificates of deposit.....	140,640.93
Due from banks and bankers.....	28,469.34	Savings deposits.....	
Cash items.....	2,282.74	Due to banks and bankers.....	
Gold coin.....	2,610.50	Cashier's checks outstanding.....	1,347.87
Silver coin, including all minor coin currency.....	2,340.44	Certified checks.....	202.40
National bank notes and other U. S. notes.....	10,500.00	Accrued interest due depositors.....	5,374.30
<b>Total.....</b>	<b>448,649.99</b>	<b>Total.....</b>	<b>448,649.99</b>

**ROCKINGHAM SAVINGS BANK AND TRUST COMPANY, REIDSVILLE.**

R. S. MONTGOMERY, President.

SCOTT FILLMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$113,187.77	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,318.89	Surplus fund.....	1,200.00
United States bonds.....		Undivided profits.....	184.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	17,000.00
Banking house, furniture and fixtures.....	2,260.00	Deposits subject to check.....	44,242.45
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,924.12
Due from banks and bankers.....	5,449.84	Savings deposits.....	37,331.08
Cash items.....	859.05	Due to banks and bankers.....	
Gold coin.....	1,032.50	Cashier's checks outstanding.....	2,474.31
Silver coin, including all minor coin currency.....	658.04		
National bank notes and other U. S. notes.....	3,590.00		
<b>Total.....</b>	<b>128,356.09</b>	<b>Total.....</b>	<b>128,356.09</b>

## CITIZENS BANK, RICHLANDS.

W. B. VENTERS, President.

G. B. WHITTED, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 83,294.97	Capital stock.....	\$ 10,000.00
Overdrafts.....	111.66	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	5,417.38
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	176.72	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,356.71	Deposits subject to check.....	26,532.95
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	13,600.00	Time certificates of deposit.....	86,858.07
Due from banks and bankers.....	26,235.26	Savings deposits.....	
Cash items.....	76.06	Due to banks and bankers.....	
Gold coin.....	912.50	Cashier's checks outstanding.....	345.59
Silver coin, including all minor coin currency.....	962.11	Accrued interest due depositors.....	350.00
National bank notes and other U. S. notes.....	3,778.00		
Total.....	132,503.99	Total.....	132,503.99

## BANK OF RICH SQUARE, RICH SQUARE.

J. T. BOLTON, President.

R. K. GRANT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 85,669.77	Capital stock.....	\$ 10,000.00
Overdrafts.....	68.87	Surplus fund.....	14,782.40
United States bonds.....		Undivided profits.....	2,511.70
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,050.00	Deposits subject to check.....	38,546.07
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	5,975.00
Due from banks and bankers.....	32,494.18	Savings deposit.....	55,005.74
Cash items.....		Due to banks and bankers.....	
Gold coin.....	66.00	Cashier's checks outstanding.....	54.08
Silver coin, including all minor coin currency.....	436.17	Accrued interest due depositors.....	398.00
National bank notes and other U. S. notes.....	1,488.00		
Total.....	127,272.99	Total.....	127,272.99

## BANK OF ROBERSONVILLE, ROBERSONVILLE.

J. H. ROBERSON, JR., President.

J. A. MIZZELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 99,533.91	Capital stock.....	\$ 15,000.00
Overdrafts.....	2,281.31	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	1,415.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	12,278.76	Deposits subject to check.....	45,709.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	25,193.79
Due from banks and bankers.....	6,490.45	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	542.50	Cashier's checks outstanding.....	476.39
Silver coin, including all minor coin currency.....	141.75		
National bank notes and other U. S. notes.....	1,526.00		
Total.....	122,794.68	Total.....	122,794.68

**BANK OF PEE DEE, ROCKINGHAM.**

W. L. PARSONS, President.

H. C. PARSONS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$401,769.71	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,053.89	Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	43,880.93
North Carolina State bonds.....		Dividends unpaid.....	150.00
All other stocks, bonds and mortgages.....	14,000.00	Notes and bills rediscounted.....	20,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	13,875.00	Deposits subject to check.....	319,868.07
All other real estate owned.....	5,822.92	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	24,875.69
Due from banks and bankers.....	77,465.92	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	18,206.53
Gold coin.....	985.00	Cashier's checks outstanding.....	465.68
Silver coin, including all minor coin currency.....	674.46		
National bank notes and other U. S. notes.....	11,000.00		
Total.....	527,446.90	Total.....	527,446.90

**BANK OF ROCKINGHAM, ROCKINGHAM.**

M. W. McRAE, President.

M. W. McRAE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$134,769.54	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,593.28	Surplus fund.....	
United States bonds.....		Undivided profits.....	11,156.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	3,860.00	Deposits subject to check.....	31,384.91
All other real estate owned.....	18,917.35	Demand certificates of deposit.....	1,215.24
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	15,631.84	Savings deposits.....	78,394.41
Cash items.....		Due to banks and bankers.....	201.50
Gold coin.....		Cashier's checks outstanding.....	142.47
Silver coin, including all minor coin currency.....	722.85		
National bank notes and other U. S. notes.....	2,000.00		
Total.....	177,494.86	Total.....	177,494.86

**FARMERS BANK, ROCKINGHAM.**

ROBERT L. STEELE, President.

LEAKE S. COVINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$201,904.86	Capital stock.....	\$ 15,000.00
Overdrafts.....	311.70	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	9,045.38
North Carolina State bonds.....		Dividends unpaid.....	25.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	500.00	Deposits subject to check.....	227,054.01
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	755.00	Time certificates of deposit.....	
Due from banks and bankers.....	66,421.47	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	975.00	Cashier's checks outstanding.....	1,017.26
Silver coin, including all minor coin currency.....	473.62	Accrued interest due depositors.....	1,000.00
National bank notes and other U. S. notes.....	6,800.00		
Total.....	278,141.65	Total.....	278,141.65

### RICHMOND COUNTY SAVINGS BANK, ROCKINGHAM.

W. L. PARSONS, President.

W. L. SCALES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$126,394.37	Capital stock.....	\$ 15,000.00
Overdrafts.....	12.59	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	2,391.34
North Carolina State bonds.....		Dividends unpaid.....	110.50
All other stocks, bonds and mortgages.....	22,600.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	300.00	Deposits subject to check.....	133,731.19
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bank rs.....	16,326.66	Savings deposits.....	1,161.40
Cash items.....	811.93	Due to banks and bankers.....	
Gold coin.....	237.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....	711.38		
<b>Total.....</b>	<b>167,394.43</b>	<b>Total.....</b>	<b>167,394.43</b>

### ROCKY MOUNT SAVINGS AND TRUST COMPANY, ROCKY MOUNT.

THOS. H. BATTLE, President.

F. P. SPRUILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$349,005.24	Capital stock.....	\$ 100,000.00
Overdrafts.....	.82	Surplus fund.....	
United States bonds.....		Undivided profits.....	31,108.11
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	12,941.04	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	2,059.60
Due from banks and bankers.....	21,278.29	Savings deposits.....	271,239.89
Cash items.....	2,571.86	Due to banks and bankers.....	
Gold coin.....	700.50	Cashier's checks outstanding.....	2,035.95
Silver coin, including all minor coin currency.....	484.80		
National bank notes and other U. S. notes.....	2,461.00		
Four per cent certificates of deposit.....	10,000.00		
<b>Total.....</b>	<b>406,443.55</b>	<b>Total.....</b>	<b>406,443.55</b>

### BANK OF ROPER, ROPER.

N. B. MIZELL, President.

B. S. CLARK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$107,514.28	Capital stock.....	\$ 20,000.00
Overdrafts.....	14.88	Surplus fund.....	9,600.00
United States bonds.....		Undivided profits.....	1,348.03
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,820.00	Deposits subject to check.....	36,272.65
All other real estate owned.....	4,000.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	13,564.90	Savings deposits.....	65,248.88
Cash items.....	344.90	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	484.14
Silver coin, including all minor coin currency.....	384.74	Certified checks.....	25.00
National bank notes and other U. S. notes.....	3,335.00		
<b>Total.....</b>	<b>132,978.70</b>	<b>Total.....</b>	<b>132,978.70</b>

**BANK OF ROSEBORO, ROSEBORO.**

J. W. YATES, President.

C. DUDLEY DuBOSE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$113,498.57	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,202.29	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,600.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,500.00	Deposits subject to check.....	32,930.51
All other real estate owned.....		Demand certificates of deposit.....	7,659.36
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	4,521.85	Savings deposits.....	67,233.31
Cash items.....	22.00	Due to banks and bankers.....	
Gold coin.....	200.00	Cashier's checks outstanding.....	1,186.71
Silver coin, including all minor coin currency.....	533.31	Accrued interest due depositors.....	878.13
National bank notes and other U. S. notes.....	2,010.00		
<b>Total.....</b>	<b>124,488.02</b>	<b>Total.....</b>	<b>124,488.02</b>

**BANK OF ROSE HILL, ROSE HILL.**

J. C. WILLIAMS, President.

W. B. SOUTHERLAND, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,962.60	Capital stock.....	\$ 10,000.00
Overdrafts.....	18.77	Surplus fund.....	3,100.00
United States bonds.....		Undivided profits.....	1,860.30
North Carolina State bonds.....		Dividends unpaid.....	39.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,999.00	Deposits subject to check.....	33,918.23
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	13,096.47	Time certificates of deposit.....	1,957.02
Due from banks and bankers.....	18,225.95	Savings deposits.....	66,821.17
Cash items.....	981.39	Due to banks and bankers.....	
Gold coin.....	994.50	Cashier's checks outstanding.....	1,054.39
Silver coin, including all minor coin currency.....	421.43		
National bank notes and other U. S. notes.....	3,050.00		
<b>Total.....</b>	<b>118,750.11</b>	<b>Total.....</b>	<b>118,750.11</b>

**ROSEMARY BANKING AND TRUST COMPANY, ROSEMARY.**

T. W. MULLEN, President.

GEO. CARMICHAEL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 43,364.95	Capital stock.....	\$ 12,000.00
Overdrafts.....	30.84	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	371.53
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	5,180.00	Deposits subject to check.....	15,904.83
All other real estate owned.....	100.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	265.50
Due from banks and bankers.....	3,849.96	Savings deposits.....	22,373.40
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	80.25
Silver coin, including all minor coin currency.....	424.76		
National bank notes and other U. S. notes.....	3,045.00		
<b>Total.....</b>	<b>55,995.51</b>	<b>Total.....</b>	<b>55,995.51</b>



**BANK OF ROWLAND, ROWLAND.**

B. A. EDENS, President.

E. B. WARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$159,353.92	Capital stock.....	\$ 40,000.00
Overdrafts.....		Surplus fund.....	22,000.00
United States bonds.....		Undivided profits.....	5,341.06
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	800.09	Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	35,000.00
Banking house, furniture and fixtures.....	4,575.75	Deposits subject to check.....	32,422.47
All other real estate owned.....	1,500.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	40,060.23
Due from banks and bankers.....	9,753.78	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	3,655.00	Cashier's checks outstanding.....	766.20
Silver coin, including all minor coin currency.....	563.42		
National bank notes and other U. S. notes.....	388.00		
Total.....	180,589.96	Total.....	180,589.96

**MERCHANTS AND FARMERS BANK, ROWLAND.**

W. McG. BUCK, President.

W. L. BUCK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 81,144.68	Capital stock.....	\$ 22,500.00
Overdrafts.....	767.18	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	778.33
North Carolina State bonds.....		Dividends unpaid.....	9.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	18,000.00
Banking house, furniture and fixtures.....	3,262.46	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	38,568.83
Demand loans.....		Time certificates of deposit.....	20,441.16
Due from banks and bankers.....	14,794.73	Savings deposits.....	762.80
Cash items.....	292.67	Due to banks and bankers.....	
Gold coin.....	102.50	Cashier's checks outstanding.....	68.40
Silver coin, including all minor coin currency.....	398.38	Certified checks.....	240.08
National bank notes and other U. S. notes.....	1,106.00		
Total.....	101,868.60	Total.....	101,868.60

**BANK OF ROXBORO, ROXBORO.**

E. J. TUCKER, President.

W. F. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$215,035.51	Capital stock.....	\$ 25,000.00
Overdrafts.....	847.95	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	4,532.16
North Carolina State bonds.....		Dividends unpaid.....	20.00
All other stocks, bonds and mortgages.....	13,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	35,000.00
Banking house, furniture and fixtures.....	10,700.00	Deposits subject to check.....	100,175.95
All other real estate owned.....	3,000.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	92,735.47
Due from banks and bankers.....	16,456.70	Savings deposits.....	
Cash items.....	1,790.45	Due to banks and bankers.....	2,283.19
Gold coin.....	1,364.50	Cashier's checks outstanding.....	208.76
Silver coin, including all minor coin currency.....	1,641.42		
National bank notes and other U. S. notes.....	4,244.00		
Interest account Roxboro Highway Commission.....	1,375.00		
Total.....	269,955.53	Total.....	269,955.53

## PEOPLES BANK, ROXBORO.

A. R. FOUSHEE, President.

E. G. LONG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$255,067.18	Capital stock.....	\$ 40,000.00
Overdrafts.....		Surplus fund.....	45,000.00
United States bonds.....		Undivided profits.....	1,865.48
North Carolina State bonds.....		Dividends unpaid.....	21.00
All other stocks, bonds and mortgages.....	13,430.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....	8,000.00	Deposits subject to check.....	119,831.21
All other real estate owned.....	5,622.60	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	71,464.08
Due from banks and bankers.....	30,214.15	Savings deposits.....	7,720.68
Cash items.....	782.43	Due to banks and bankers.....	
Gold coin.....	695.00	Cashier's checks outstanding.....	21.61
Silver coin, including all minor coin currency.....	1,918.70	Accrued interest due depositors.....	1,500.00
National bank notes and other U. S. notes.....	11,694.00		
Total.....	327,424.06	Total.....	327,424.06

## BANK OF ROXBEL, ROXBEL.

G. A. CAPEHART, President.

G. B. SPIVEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,450.37	Capital stock.....	\$ 10,000.00
Overdrafts.....	305.06	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	1,764.85
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,149.37	Deposits subject to check.....	40,401.73
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	400.00	Time certificates of deposit.....	1,445.00
Due from banks and bankers.....	10,111.14	Savings deposits.....	32,358.28
Cash items.....	744.90	Due to banks and bankers.....	
Gold coin.....	140.00	Cashier's checks outstanding.....	196.22
Silver coin, including all minor coin currency.....	99.66	Accrued interest due depositors.....	493.42
National bank notes and other U. S. notes.....	759.00		
Total.....	88,159.50	Total.....	88,159.50

## ROANOKE-CHOWAN BANK, ROXBEL.

JOHN E. PEELE, President.

S. J. FORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 45,841.89	Capital stock.....	\$ 7,900.00
Overdrafts.....	1,070.02	Surplus fund.....	790.00
United States bonds.....		Undivided profits.....	1,906.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	859.86	Deposits subject to check.....	33,103.87
All other real estate owned.....	503.50	Demand certificates of deposit.....	
Demand loans.....	2,750.00	Time certificates of deposit.....	1,408.80
Due from banks and bankers.....	8,478.62	Savings deposits.....	16,324.96
Cash items.....	675.50	Due to banks and bankers.....	
Gold coin.....	26.00	Cashier's checks outstanding.....	30.72
Silver coin, including all minor coin currency.....	276.67		
National bank notes and other U. S. notes.....	983.00		
Total.....	61,465.06	Total.....	61,465.06

## COMMERCIAL AND FARMERS BANK, RURAL HALL.

DR. S. S. FLYNT, President.

E. E. SHORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,717.76	Capital stock.....	\$ 7,200.00
Overdrafts.....	6.64	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,290.01
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,420.91	Deposits subject to check.....	10,410.66
All other real estate owned.....		Demand certificates of deposit.....	39,502.52
Demand loans.....	3,500.00	Time certificates of deposit.....	
Due from banks and bankers.....	10,189.42	Savings deposits.....	5,115.92
Cash items.....		Due to banks and bankers.....	
Gold coin.....	2.0.00	Cashier's checks outstanding.....	523.42
Silver coin, including all minor coin currency.....	255.80	Certified checks.....	
National bank notes and other U. S. notes.....	2 322.00	Accrued interest due depositors.....	600.00
Total.....	65 642.53	Total.....	65,642.53

## CITIZENS BANK AND TRUST COMPANY, RUTHERFORDTON.

COLLETT L. MILLER, President.

W. W. HICKS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$139,001.63	Capital stock.....	\$ 28,600.00
Overdrafts.....	285.62	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,532.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	11,764.22	Deposits subject to check.....	79,386.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	36,037.31
Due from banks and bankers.....	12,997.58	Savings deposits.....	2,207.93
Cash items.....	42.90	Due to banks and bankers.....	
Gold coin.....	1,260.00	Cashier's checks outstanding.....	511.82
Silver coin, including all minor coin currency.....	1,036.04	Certified checks.....	3.00
National bank notes and other U. S. notes.....	3,863.00		
Revenue stamps.....	28.50		
Total.....	170,279.49	Total.....	170,279.49

## COMMERCIAL BANK, RUTHERFORDTON.

R. R. HAYNES, President.

GEORGE BIGGERSTAFF, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$112,170.28	Capital stock.....	\$ 25,000.00
Overdrafts.....	484.16	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	192.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	12,500.00
Banking house, furniture and fixtures.....	9,453.15	Deposits subject to check.....	63,916.59
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,606.59	Time certificates of deposit.....	39,224.90
Due from banks and bankers.....	13,074.29	Savings deposits.....	
Cash items.....	264.86	Due to banks and bankers.....	
Gold coin.....	172.50	Cashier's checks outstanding.....	188.30
Silver coin, including all minor coin currency.....	400.19		
National bank notes and other U. S. notes.....	5,896.00		
Total.....	143,522.02	Total.....	143,522.02

**BANK OF ST. PAULS, ST. PAULS.**

L. McINNIS, President.

J. C. LENTZ, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 71,921.34	Capital stock.....	\$ 14,000.00
Overdrafts.....	324.61	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	2,080.58
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	4,477.64	Deposits subject to check.....	37,321.85
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	22,242.84
Due from banks and bankers.....	7,361.92	Savings deposits.....	717.35
Cash items.....	18.11	Due to banks and bankers.....	
Gold coin.....	212.50	Cashier's checks outstanding.....	280.48
Silver coin, including all minor coin currency.....	296.98		
National bank notes and other U. S. notes.....	2,030.00		
<b>Total.....</b>	<b>86,643.10</b>	<b>Total.....</b>	<b>86,643.10</b>

**DAVIS & WILEY BANK, SALISBURY.**

O. D. DAVIS, President.

J. M. McCORKLE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$195,528.00	Capital stock.....	\$ 60,000.00
Overdrafts.....	5,463.75	Surplus fund.....	55,000.00
United States bonds.....		Undivided profits.....	3,384.58
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	40,400.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	13,000.00	Deposits subject to check.....	149,046.02
All other real estate owned.....	6,500.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	56,471.85	Savings deposits.....	
Cash items.....	3,175.28	Due to banks and bankers.....	24,564.29
Gold coin.....	2,080.00	Cashier's checks outstanding.....	39,684.01
Silver coin, including all minor coin currency.....	1,263.02		
National bank notes and other U. S. notes.....	17,797.00		
<b>Total.....</b>	<b>341,678.90</b>	<b>Total.....</b>	<b>341,678.90</b>

**SALISBURY BANK AND TRUST COMPANY, SALISBURY.**

C. S. REAMS, President.

W. E. McWHIRTER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$158,081.09	Capital stock.....	\$ 37,500.00
Overdrafts.....	668.91	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,013.43
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,198.15	Deposits subject to check.....	45,667.20
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,254.28	Savings deposits.....	85,131.18
Cash items.....	2,671.38	Due to banks and bankers.....	14.00
Gold coin.....	203.76	Cashier's checks outstanding.....	1,806.73
Silver coin, including all minor coin currency.....			
National bank notes and other U. S. notes.....	1,382.00		
Due from U. S. Treasury.....	12.00		
Due from So. Ry. Co. and P. & N. Ry. Co.....	660.97		
<b>Total.....</b>	<b>171,132.54</b>	<b>Total.....</b>	<b>171,132.54</b>

## CAROLINA STATE BANK, SALUDA.

DAVID C. BARROW, President.

H. B. LANE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 25,871.18	Capital stock.....	\$ 5,000.00
Overdrafts.....	20.17	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	499.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	4,300.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,454.80	Deposits subject to check.....	19,230.14
All other real estate owned.....	301.57	Demand certificates of deposit.....	
Demand loans.....	400.00	Time certificates of deposit.....	9,031.25
Due from banks and bankers.....	1,230.31	Savings deposits.....	250.00
Cash items.....	52.97	Due to banks and bankers.....	
Gold coin.....	232.50	Cashier's checks outstanding.....	90.80
Silver coin, including all minor coin currency.....	969.01		
National bank notes and other U. S. notes.....	714.00		
Check for collection.....	55.00		
Total.....	36,601.51	Total.....	36,601.51

## BANK OF SANFORD, SANFORD.

S. P. HATCH, President.

J. M. ROSS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$240,378.53	Capital stock.....	\$ 30,000.00
Overdrafts.....	1,393.67	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	2,404.95
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	6,445.00	Notes and bills rediscounted.....	2,500.00
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....	4,156.24	Deposits subject to check.....	124,145.52
All other real estate owned.....	2,000.00	Demand certificates of deposit.....	
Demand loans.....	6,400.00	Time certificates of deposit.....	10,500.00
Due from banks and bankers.....	30,534.46	Savings deposits.....	80,540.36
Cash items.....		Due to banks and bankers.....	288.97
Gold coin.....	787.50	Cashier's checks outstanding.....	1,317.20
Silver coin, including all minor coin currency.....	2,553.20	Collected—not remitted.....	81.60
National bank notes and other U. S. notes.....	7,000.00		
Postage and revenue stamps.....	130.00		
Total.....	301,778.60	Total.....	301,778.60

## BANKING, LOAN, AND TRUST COMPANY, SANFORD.

R. E. CARRINGTON, President.

J. W. CUNNINGHAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$217,495.27	Capital stock.....	\$ 25,000.00
Overdrafts.....	886.69	Surplus fund.....	
United States bonds.....		Undivided profits.....	8,088.31
North Carolina State bonds.....		Dividends unpaid.....	150.00
All other stocks, bonds and mortgages.....	4,165.13	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,112.96	Deposits subject to check.....	130,919.87
All other real estate owned.....	3,221.20	Demand certificates of deposit.....	
Demand loans.....	500.00	Time certificates of deposit.....	40,079.40
Due from banks and bankers.....	42,221.80	Savings deposits.....	38,195.64
Cash items.....	622.61	Due to banks and bankers.....	41,753.30
Gold coin.....	984.50	Cashier's checks outstanding.....	1,488.05
Silver coin, including all minor coin currency.....	1,040.88	Accrued interest due depositors.....	766.47
National bank notes and other U. S. notes.....	9,190.00		
Total.....	286,441.04	Total.....	286,441.04

## PLANTERS AND COMMERCIAL BANK, SCOTLAND NECK.

CLAUDE KITCHIN, President.

O. J. MOORE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$129,525.90	Capital stock.....	\$ 15,000.00
Overdrafts.....	743.64	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,589.39
North Carolina State bonds.....		Dividends unpaid.....	144.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	12,000.00
Banking house, furniture and fixtures.....	2,111.93	Deposits subject to check.....	85,876.26
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,780.00	Time certificates of deposit.....	12,145.09
Due from banks and bankers.....	14,574.26	Savings deposits.....	27,620.97
Cash items.....	1,373.80	Due to banks and bankers.....	
Gold coin.....	806.00	Cashier's checks outstanding.....	242.40
Silver coin, including all minor coin currency.....	2,085.58	Accrued interest due depositors.....	300.00
National bank notes and other U. S. notes.....	2,917.00		
Total.....	159,918.11	Total.....	159,918.11

## SCOTLAND NECK BANK, SCOTLAND NECK.

G. HOFFMAN, President.

J. H. ALEXANDER, JR., Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$176,799.83	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,546.78	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	462.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	8,550.00	Notes and bills rediscounted.....	2,278.05
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	14,110.12	Deposits subject to check.....	136,799.90
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	29,011.81
Due from banks and bankers.....	36,075.13	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	700.00	Cashier's checks outstanding.....	921.11
Silver coin, including all minor coin currency.....	382.34	Certified checks.....	25.00
National bank notes and other U. S. notes.....	4,240.00	Accrued interest due depositors.....	1,000.00
Revenue stamps.....	94.19	Reserve interest.....	2,000.00
Total.....	242,498.39	Total.....	242,498.39

## FARMERS BANK, SEABOARD.

J. G. L. CROCKER, President.

H. R. HARRIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 74,887.83	Capital stock.....	\$ 6,000.00
Overdrafts.....	2,247.86	Surplus fund.....	15,000.00
United States bonds.....		Undivided profits.....	460.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,288.43	Deposits subject to check.....	49,858.85
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	16,381.92	Savings deposits.....	28,441.21
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,007.50	Cashier's checks outstanding.....	18.58
Silver coin, including all minor coin currency.....	516.78	Overs.....	107.58
National bank notes and other U. S. notes.....	2,556.00		
Total.....	99,886.32	Total.....	99,886.32

## PEOPLES BANK, SELMA.

L. D. DEBNAM, President.

M. R. WALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 87,292.73	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,125.91	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,656.77
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,070.88	Deposits subject to check.....	69,821.27
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,500.00	Time certificates of deposit.....	23,971.64
Due from banks and bankers.....	22,683.56	Savings deposits.....	8,851.46
Cash items.....	107.41	Due to banks and bankers.....	
Gold coin.....	52.50	Cashier's checks outstanding.....	137.01
Silver coin, including all minor coin currency.....	1,723.16		
National bank notes and other U. S. notes.....	2,882.00		
Total.....	119,438.15	Total.....	119,438.15

## CITIZENS BANK, SHALLOTTE.

J. W. BROOKS, President.

E. F. MALLARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 38,303.56	Capital stock.....	\$ 10,000.00
Overdrafts.....	345.15	Surplus fund.....	800.00
United States bonds.....		Undivided profits.....	541.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	5,082.64	Deposits subject to check.....	11,639.03
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	268.10	Time certificates of deposit.....	753.42
Due from banks and bankers.....	5,391.34	Savings deposits.....	18,848.15
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	282.06
Silver coin, including all minor coin currency.....	157.54		
National bank notes and other U. S. notes.....	979.00		
Interest paid depositors.....	336.47		
Total.....	50,863.80	Total.....	50,863.80

## SHARPSBURG BANKING COMPANY, SHARPSBURG.

M. V. BARNHILL, President.

J. S. HARPER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 25,124.13	Capital stock.....	\$ 7,000.00
Overdrafts.....	340.48	Surplus fund.....	2,250.00
United States bonds.....		Undivided profits.....	56.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,900.00	Deposits subject to check.....	7,385.88
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	3,330.21
Due from banks and bankers.....	4,354.65	Savings deposits.....	9,593.41
Cash items.....	127.01	Due to banks and bankers.....	
Gold coin.....	110.00	Cashier's checks outstanding.....	28.35
Silver coin, including all minor coin currency.....	620.29		
National bank notes and other U. S. notes.....	1,068.00		
Total.....	34,644.56	Total.....	34,644.56

## CHATHAM BANK, SILER CITY.

F. M. HADLEY, President.

J. J. JENKINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 91,055.30	Capital stock.....	\$ 5,000.00
Overdrafts.....	14.47	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	1,562.61
North Carolina State bonds.....		Dividends unpaid.....	18.75
All other stocks, bonds and mortgages.....	15,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	61,621.16
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	78,219.38
Due from banks and bankers.....	44,764.90	Savings deposits.....	1,535.05
Cash items.....	1,754.00	Due to banks and bankers.....	
Gold coin.....	908.00	Cashier's checks outstanding.....	301.90
Silver coin, including all minor coin currency.....	372.18	Accrued interest due depositors.....	1,350.00
National bank notes and other U. S. notes.....	1,740.00		
Total.....	159,608.85	Total.....	159,608.85

## SILER CITY LOAN AND TRUST COMPANY, SILER CITY.

V. M. DORSETT, President.

E. B. PARKS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 60,840.01	Capital stock.....	\$ 15,000.00
Overdrafts.....	556.60	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	12.84
North Carolina State bonds.....		Dividends unpaid.....	6.00
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	1,000.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	3,605.45	Deposits subject to check.....	18,037.69
All other real estate owned.....	1,000.00	Demand certificates of deposit.....	
Demand loans.....	3,325.50	Time certificates of deposit.....	33,283.99
Due from banks and bankers.....	6,758.15	Savings deposits.....	
Cash items.....	2,994.57	Due to banks and bankers.....	
Gold coin.....	215.00	Cashier's checks outstanding.....	217.01
Silver coin, including all minor coin currency.....	999.25		
National bank notes and other U. S. notes.....	1,763.00		
Total.....	82,557.53	Total.....	82,557.53

## JOHNSTON COUNTY BANK AND TRUST COMPANY, SMITHFIELD.

W. M. SAUNDERS, President.

T. C. EVANS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 66,266.67	Capital stock.....	\$ 25,000.00
Overdrafts.....	181.67	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,664.28
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,000.00
Premium on bonds.....		Bills payable.....	11,000.00
Banking house, furniture and fixtures.....	2,225.20	Deposits subject to check.....	35,014.04
All other real estate owned.....		Demand certificates of deposit.....	7,671.42
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	10,564.78	Savings deposits.....	1,680.91
Cash items.....	516.58	Due to banks and bankers.....	
Gold coin.....	220.00	Cashier's checks outstanding.....	56.90
Silver coin, including all minor coin currency.....	495.26	Accrued interest due depositors.....	217.61
National bank notes and other U. S. notes.....	2,835.00		
Total.....	83,305.16	Total.....	83,305.16



## SNOW HILL BANKING AND TRUST COMPANY, SNOW HILL.

G. A. NORWOOD, President.

JAS. T. SUGG, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 98,402.04	Capital stock.....	\$ 20,000.00
Overdrafts.....	585.24	Surplus fund.....	10 417.95
United States bonds.....		Undivided profits.....	5 191.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,209.13	Deposits subject to check.....	76,975.73
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,428.04
Due from banks and bankers.....	34,241.59	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	5.00	Cashier's checks outstanding.....	300.61
Silver coin, including all minor coin currency.....	570.45		
National bank notes and other U. S. notes.....	7,300.00		
Total.....	143,313.45	Total.....	143,313.45

## CITIZENS BANK AND TRUST COMPANY, SOUTHERN PINES.

CHAS. B. GROUT, President.

H. O. RIGGAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 68,807.67	Capital stock.....	\$ 10 009.00
Overdrafts.....		Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	4,048.16
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,700.00	Deposits subject to check.....	79,352.17
All other real estate owned.....	867.97	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	14,398.67
Due from banks and bankers.....	34,426.28	Savings deposits.....	
Cash items.....	22.30	Due to banks and bankers.....	
Gold coin.....	242.50	Cashier's checks outstanding.....	649.26
Silver coin, including all minor coin currency.....	1,288.54	Certified checks.....	7.00
National bank notes and other U. S. notes.....	2,600.00		
Total.....	113,455.26	Total.....	113,455.26

## BANK OF SOUTHPORT, SOUTHPORT.

THOS. E. COOPER, President.

D. O. DANIEL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$126,642.77	Capital stock.....	\$ 15,000.00
Overdrafts.....	540.62	Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	1,612.40
North Carolina State bonds.....		Dividends unpaid.....	6.00
All other stocks, bonds and mortgages.....	150.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	7,587.51	Deposits subject to check.....	39,179.51
All other real estate owned.....	1,231.33	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	409.69
Due from banks and bankers.....	2,988.15	Savings deposits.....	68,489.81
Cash items.....	948.98	Due to banks and bankers.....	
Gold coin.....	122.50	Cashier's checks outstanding.....	301.57
Silver coin, including all minor coin currency.....	443.44	Certified checks.....	570.10
National bank notes and other U. S. notes.....	1,990.00	Accrued interest due depositors.....	489.22
Loans and discounts, Bank of Brunswick.....	9,181.68	Profits, Bank of Brunswick.....	14.69
Total.....	151,826.98	Capital, Bank of Brunswick.....	3,253.99
		Total.....	151,826.98

**BANK OF SPARTA, SPARTA.**

R. A. DOUGHTON, President.

T. J. CARSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 64,678.06	Capital stock.....	\$ 15,000.00
Overdrafts.....	570.96	Surplus fund.....	9,500.00
United States bonds.....		Undivided profits.....	1,422.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	16,000.00
Banking house, furniture and fixtures.....	2,032.00	Deposits subject to check.....	34,003.62
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,073.25	Time certificates of deposit.....	8,997.84
Due from banks and bankers.....	14,239.70	Savings deposits.....	
Cash items.....	251.64	Due to banks and bankers.....	
Gold coin.....	1,152.50	Cashier's checks outstanding.....	1,391.81
Silver coin, including all minor coin currency.....	1,160.63		
National bank notes and other U. S. notes.....	1,157.00		
Total.....	86,315.74	Total.....	86,315.74

**BANK OF SPENCER, SPENCER.**

J. K. DORSETT, President.

C. L. BEAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 95,116.91	Capital stock.....	\$ 25,000.00
Overdrafts.....	80.70	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	2,223.99
North Carolina State bonds.....		Dividends unpaid.....	2.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,000.00	Deposits subject to check.....	61,249.01
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	220.00
Due from banks and bankers.....	23,644.11	Savings deposits.....	38,227.47
Cash items.....	1,332.83	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	5,390.10
Silver coin, including all minor coin currency.....	846.02		
National bank notes and other U. S. notes.....	10,792.00		
Total.....	134,812.57	Total.....	134,812.57

**IMPERIAL TRUST AND SAVINGS COMPANY, SPRAY.**

A. T. HOPPER, President.

B. E. IVIE, Assistant Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 38,859.19	Capital stock.....	\$ 19,300.00
Overdrafts.....	814.21	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,073.56
North Carolina State bonds.....		Dividends unpaid.....	9.00
All other stocks, bonds and mortgages.....	1,930.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,940.27	Deposits subject to check.....	27,146.51
All other real estate owned.....	3,720.51	Demand certificates of deposit.....	
Demand loans.....	10,628.28	Time certificates of deposit.....	
Due from banks and bankers.....	16,003.62	Savings deposits.....	26,449.19
Cash items.....	853.33	Due to banks and bankers.....	2,604.86
Gold coin.....	685.00	Cashier's checks outstanding.....	202.82
Silver coin, including all minor coin currency.....	614.53	Certified checks.....	134.00
National bank notes and other U. S. notes.....	1,821.00		
Revenue stamps.....	50.00		
Total.....	77,919.94	Total.....	77,919.94

## CITIZENS BANK, SPRING HOPE.

C. E. MAY, President.

E. R. DEW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$141,375.97	Capital stock.....	\$ 40,000.00
Overdrafts.....	623.82	Surplus fund.....	4,500.00
United States bonds.....		Undivided profits.....	1,740.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	4,970.00	Deposits subject to check.....	97,627.85
All other real estate owned.....	900.00	Demand certificates of deposit.....	
Demand loans.....	2,777.17	Time certificates of deposit.....	2,359.43
Due from banks and bankers.....	6,916.52	Savings deposits.....	
Cash items.....	2,705.13	Due to banks and bankers.....	1,022.81
Gold coin.....	10.00	Cashier's checks outstanding.....	54.32
Silver coin, including all minor coin currency.....	730.07	Collection account.....	471.60
National bank notes and other U. S. notes.....	1,768.00		
Total.....	162,776.68	Total.....	162,776.68

## FARMERS AND MERCHANTS BANK, STANLEY.

M. A. CARPENTER, President.

J. M. REINHARDT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 41,749.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	635.01	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	884.73
North Carolina State bonds.....		Dividends unpaid.....	300.00
All other stocks, bonds and mortgages.....	9,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,410.49	Deposits subject to check.....	14,845.53
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	6,900.00	Time certificates of deposit.....	42,853.65
Due from banks and bankers.....	13,536.46	Savings deposits.....	9,614.21
Cash items.....		Due to banks and bankers.....	
Gold coin.....	400.00	Cashier's checks outstanding.....	62.08
Silver coin, including all minor coin currency.....	864.07	Accrued interest due depositors.....	500.00
National bank notes and other U. S. notes.....	3,565.00		
Total.....	82,060.20	Total.....	82,060.20

## PLANTERS BANK, STANTONSBURG.

GEO. S. WILLIAMS, President.

E. G. DEANS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 38,027.44	Capital stock.....	\$ 10,000.00
Overdrafts.....	170.49	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,465.90
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,179.44	Deposits subject to check.....	20,838.91
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,000.00	Time certificates of deposit.....	
Due from banks and bankers.....	2,398.02	Savings deposits.....	12,601.52
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	41.44
Silver coin, including all minor coin currency.....	254.38		
National bank notes and other U. S. notes.....	918.00		
Total.....	45,947.77	Total.....	45,947.77

## BANK OF STAR, STAR.

J. B. SHAMBURGER, President.

W. FARLOW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 50,429.26	Capital stock.....	\$ 10,000.00
Overdrafts.....	247.17	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	172.81
North Carolina State bonds.....		Dividends unpaid.....	45.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	545.86
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	54,431.19
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,725.00	Time certificates of deposit.....	
Due from banks and bankers.....	8,575.16	Savings deposits.....	437.55
Cash items.....	1,268.60	Due to banks and bankers.....	
Gold coin.....	1,156.00	Cashier's checks outstanding.....	471.23
Silver coin, including all minor coin currency.....	2,125.45	Accrued interest due depositors.....	400.00
National bank notes and other U. S. notes.....	1,977.00		
Total.....	72,503.64	Total.....	72,503.64

## MERCHANTS AND FARMERS BANK, STATESVILLE.

L. T. STIMPSON, President.

F. B. BUNCH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$235,654.21	Capital stock.....	\$ 25,000.00
Overdrafts.....	522.59	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	2,329.10
North Carolina State bonds.....		Dividends unpaid.....	1,016.00
All other stocks, bonds and mortgages.....	200.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	23,000.00
Banking house, furniture and fixtures.....	3,832.79	Deposits subject to check.....	95,827.83
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	5,150.00	Time certificates of deposit.....	60,824.65
Due from banks and bankers.....	10,827.86	Savings deposits.....	48,334.50
Cash items.....	8,573.74	Due to banks and bankers.....	5,194.19
Gold coin.....	515.00	Cashier's checks outstanding.....	816.56
Silver coin, including all minor coin currency.....	531.64		
National bank notes and other U. S. notes.....	4,235.00		
Total.....	270,342.83	Total.....	270,342.83

## PEOPLES LOAN AND EXCHANGE BANK, STATESVILLE.

GEO. H. BROWN, President.

O. L. TURNER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$116,636.26	Capital stock.....	\$ 50,000.00
Overdrafts.....	5.03	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	2,121.45
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	16,464.10	Deposits subject to check.....	57,322.42
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,676.25	Time certificates of deposit.....	36,972.98
Due from banks and bankers.....	27,323.40	Savings deposits.....	19,317.44
Cash items.....	667.03	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	118.02
Silver coin, including all minor coin currency.....	1,987.24		
National bank notes and other U. S. notes.....	5,093.00		
Total.....	170,852.31	Total.....	170,852.31

**BANK OF STEM, STEM.**

J. H. GOOCH, President.

W. R. MANGUM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 49,919.44	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	6,392.39
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	993.00	Deposits subject to check.....	7,304.87
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	26,566.26
Due from banks and bankers.....	104.45	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	52.50	Cashier's checks outstanding.....	11.06
Silver coin, including all minor coin currency.....	181.48	Accrued interest due depositors.....	1,364.29
National bank notes and other U. S. notes.....	388.00		
Total.....	51,638.87	Total.....	51,638.87

**PLANTERS BANK, STOKES.**

THOS. G. BASNIGHT, President.

J. W. BAILEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 31,530.63	Capital stock.....	\$ 6,500.00
Overdrafts.....	52.05	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	161.70
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	2,557.08	Deposits subject to check.....	10,485.93
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	9,047.94
Due from banks and bankers.....	1,627.20	Savings deposits.....	
Cash items.....	163.39	Due to banks and bankers.....	165.50
Gold coin.....	125.00	Cashier's checks outstanding.....	20.00
Silver coin, including all minor coin currency.....	177.72		
National bank notes and other U. S. notes.....	648.00		
Total.....	36,881.07	Total.....	36,881.07

**STOKESDALE COMMERCIAL BANK, STOKESDALE.**

P. H. SIMPSON, President.

A. B. BRAY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 36,038.13	Capital stock.....	\$ 10,000.00
Overdrafts.....	238.80	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,342.99
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,055.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,003.82	Deposits subject to check.....	11,650.98
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,600.00
Due from banks and bankers.....	4,016.30	Savings deposits.....	26,895.84
Cash items.....	21.15	Due to banks and bankers.....	
Gold coin.....	380.00	Cashier's checks outstanding.....	123.02
Silver coin, including all minor coin currency.....	480.92	Accrued interest due depositors.....	351.29
National bank notes and other U. S. notes.....	4,730.00		
Total.....	51,964.12	Total.....	51,964.12

**BANK OF STONEVILLE, STONEVILLE.**

R. F. STONE, President.

C. K. NOLEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 69,369.20	Capital stock.....	\$ 12,500.00
Overdrafts.....	96.73	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	2,269.09
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,937.88	Deposits subject to check.....	21,582.10
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	60,015.72
Due from banks and bankers.....	27,335.93	Savings deposits.....	
Cash items.....	76.37	Due to banks and bankers.....	
Gold coin.....	556.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	826.80	Certified checks.....	9.00
National bank notes and other U. S. notes.....	3,827.00	Accrued interest due depositors.....	1,650.00
Total.....	104,025.91	Total.....	104,025.91

**BANK OF STONY POINT, STONY POINT.**

A. L. WATTS, President.

A. W. WHITE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 33,972.59	Capital stock.....	\$ 6,350.00
Overdrafts.....	196.33	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	355.02
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,370.00	Deposits subject to check.....	12,162.03
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	19,856.32
Due from banks and bankers.....	970.56	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	367.50	Cashier's checks outstanding.....	100.24
Silver coin, including all minor coin currency.....	157.63	Accrued interest due depositors.....	50.00
National bank notes and other U. S. notes.....	839.00		
Total.....	39,873.61	Total.....	39,873.61

**BANK OF STOVALL, STOVALL.**

W. T. YANCEY, President.

C. L. LEWIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 32,717.35	Capital stock.....	\$ 5,000.00
Overdrafts.....	19.41	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	747.58
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	690.00	Deposits subject to check.....	15,499.54
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,800.52
Due from banks and bankers.....	2,954.61	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	110.00	Cashier's checks outstanding.....	24.00
Silver coin, including all minor coin currency.....	455.27		
National bank notes and other U. S. notes.....	625.00		
Total.....	37,571.64	Total.....	37,571.64

**FARMERS BANK, SUNBURY.**

S. I. HARRELL, President.

W. O. CRUMP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 41,294.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	57.26	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,973.94
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	6,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,809.93	Deposits subject to check.....	14,312.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	34.40	Time certificates of deposit.....	2,585.00
Due from banks and bank rs.....	10,610.32	Savings deposits.....	25,998.51
Cash items.....	5.00	Due to banks and bankers.....	
Gold coin.....	250.00	Cashier's checks outstanding.....	782.13
Silver coin, including all minor coin currency.....	350.71		
National bank notes and other U. S. notes.....	2,240.00		
<b>Total.....</b>	<b>63,651.79</b>	<b>Total.....</b>	<b>63,651.79</b>

**BANK OF HYDE, SWAN QUARTER.**

S. S. MANN, President.

A. B. LITCHFIELD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 77,953.50	Capital stock.....	\$ 10,800.00
Overdrafts.....	373.49	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,114.90
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,989.71	Deposits subject to check.....	76,766.93
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	4,413.13	Time certificates of deposit.....	15,486.00
Due from banks and bankers.....	15,933.62	Savings deposits.....	
Cash items.....	896.73	Due to banks and bankers.....	
Gold coin.....	835.00	Cashier's checks outstanding.....	1,378.40
Silver coin, including all minor coin currency.....	258.57	Certified checks.....	240.52
National bank notes and other U. S. notes.....	4,133.00		
<b>Total.....</b>	<b>110,786.75</b>	<b>Total.....</b>	<b>110,786.75</b>

**JACKSON COUNTY BANK, SYLVA.**

C. J. HARRIS, President.

M. D. COWAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,987.22	Capital stock.....	\$ 12,000.00
Overdrafts.....	690.29	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	3,000.41
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	600.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,003.00	Deposits subject to check.....	56,029.99
All other real estate owned.....		Demand certificates of deposit.....	59,647.34
Demand loans.....	16,000.00	Time certificates of deposit.....	
Due from banks and bankers.....	22,209.54	Savings deposits.....	
Cash items.....	92.69	Due to banks and bankers.....	
Gold coin.....	505.00	Cashier's checks outstanding.....	1,107.56
Silver coin, including all minor coin currency.....	119.71	Accrued interest due depositors.....	1,125.15
National bank notes and other U. S. notes.....	2,703.00		
<b>Total.....</b>	<b>142,910.45</b>	<b>Total.....</b>	<b>142,910.45</b>

**TUCKASEIGEE BANK, SYLVA.**

JOSEPH J. HOOKER, President.

BILLY DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,464.39	Capital stock.....	\$ 10,000.00
Overdrafts.....	328.86	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,003.58
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,000.00	Deposits subject to check.....	40,637.97
All other real estate owned.....	3,809.94	Demand certificates of deposit.....	22,120.61
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	16,686.37	Savings deposits.....	
Cash items.....	394.74	Due to banks and bankers.....	
Gold coin.....	200.00	Cashier's checks outstanding.....	261.90
Silver coin, including all minor coin currency.....	407.06	Accrued interest due depositors.....	660.30
National bank notes and other U. S. notes.....	1,393.00		
<b>Total.....</b>	<b>75,684.36</b>	<b>Total.....</b>	<b>75,684.36</b>

**BANK OF TABOR, TABOR.**

P. S. COOPER, President.

N. P. JENRETT, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 84,276.42	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,215.68	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,186.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	13,424.60
Premium on bonds.....		Bills payable.....	21,000.00
Banking house, furniture and fixtures.....	3,772.30	Deposits subject to check.....	18,477.09
All other real estate owned.....	3,300.00	Demand certificates of deposit.....	
Demand loans.....	500.00	Time certificates of deposit.....	10,785.25
Due from banks and bankers.....	8,331.33	Savings deposits.....	26,149.57
Cash items.....	258.80	Due to banks and bankers.....	
Gold coin.....	235.00	Cashier's checks outstanding.....	47.29
Silver coin, including all minor coin currency.....	451.19	Accrued interest due depositors.....	224.00
National bank notes and other U. S. notes.....	1,023.00		
Doubtful notes charged out.....	430.20		
<b>Total.....</b>	<b>103,793.92</b>	<b>Total.....</b>	<b>103,793.92</b>

**FARMERS BANKING AND TRUST COMPANY, TARBORO.**

GEO. A. HOLDERNESS, President.

ED. PENNINGTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$223,450.13	Capital stock.....	\$ 25,000.00
Overdrafts.....	108.74	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	2,137.49
North Carolina State bonds.....		Dividends unpaid.....	1,006.00
All other stocks, bonds and mortgages.....	14,068.13	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,247.93	Deposits subject to check.....	216,317.39
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	56,197.39	Time certificates of deposit.....	105,281.21
Due from banks and bankers.....	73,792.96	Savings deposits.....	
Cash items.....	1,467.57	Due to banks and bankers.....	91.99
Gold coin.....	250.00	Cashier's checks outstanding.....	557.13
Silver coin, including all minor coin currency.....	2,879.89	Certified checks.....	482.32
National bank notes and other U. S. notes.....	9,400.00	Reserved for unearned interest.....	6,989.21
<b>Total.....</b>	<b>382,862.74</b>	<b>Total.....</b>	<b>382,862.74</b>



## PAMLICO SAVINGS AND TRUST COMPANY, TARBORO.

H. C. BRIDGERS, President.

JOHN M. MILLER, III, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,254.43	Capital stock.....	\$ 25,000.00
Overdrafts.....	81.90	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,873.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,816.03	Deposits subject to check.....	19,934.18
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	8,626.99	Time certificates of deposit.....	15,422.92
Due from banks and bankers.....	44,645.56	Savings deposits.....	2,202.12
Cash items.....	111.29	Due to banks and bankers.....	47,633.21
Gold coin.....	200.00	Cashier's checks outstanding.....	63.50
Silver coin, including all minor coin currency.....	1,110.48	Certified checks.....	33.65
National bank notes and other U. S. notes.....	3,316.00		
Total.....	114,162.68	Total.....	114,162.68

## BANK OF ALEXANDER, TAYLORSVILLE.

CHAS. P. MATHESON, President.

H. T. KELLY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$105,714.13	Capital stock.....	\$ 20,000.00
Overdrafts.....	258.96	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	2,478.17
North Carolina State bonds.....		Dividends unpaid.....	127.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,775.75	Deposits subject to check.....	66,520.87
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	68,383.11
Due from banks and bankers.....	49,226.09	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	752.50	Cashier's checks outstanding.....	245.91
Silver coin, including all minor coin currency.....	1,127.63	Certified checks.....	100.00
National bank notes and other U. S. notes.....	3,000.00		
Total.....	162,855.06	Total.....	162,855.06

## BANK OF THOMASVILLE, THOMASVILLE.

J. L. ARMFIELD, President.

ZED. GRIFFITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$212,209.47	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,555.32	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	1,790.05
North Carolina State bonds.....		Dividends unpaid.....	199.00
All other stocks, bonds and mortgages.....	4,600.00	Notes and bills rediscounted.....	6,933.67
Premium on bonds.....	171.00	Bills payable.....	32,500.00
Banking house, furniture and fixtures.....	9,215.00	Deposits subject to check.....	91,333.87
All other real estate owned.....	1,500.00	Demand certificates of deposit.....	77,705.38
Demand loans.....	25,441.88	Time certificates of deposit.....	
Due from banks and bankers.....	12,897.63	Savings deposits.....	4,313.76
Cash items.....	1,226.65	Due to banks and bankers.....	5,876.15
Gold coin.....	1,471.50	Cashier's checks outstanding.....	795.06
Silver coin, including all minor coin currency.....	1,586.49		
National bank notes and other U. S. notes.....	4,572.00		
Total.....	277,446.94	Total.....	277,446.94

**BANK OF TOWNSVILLE, TOWNSVILLE.**

J. J. WHITE, President.

W. P. HAMILTON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 35,165.34	Capital stock.....	\$ 10,000.00
Overdrafts.....	331.35	Surplus fund.....	900.00
United States bonds.....		Undivided profits.....	504.99
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	4,086.32	Deposits subject to check.....	14,133.14
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	5,486.00
Due from banks and bankers.....	3,873.10	Savings deposits.....	11,759.32
Cash items.....	61.59	Due to banks and bankers.....	
Gold coin.....	247.50	Cashier's checks outstanding.....	67.41
Silver coin, including all minor coin currency.....	136.63	Accrued interest due depositors.....	150.48
National bank notes and other U. S. notes.....	3,067.00		
Stamp account.....	15.00		
Insurance department.....	17.51		
Total.....	47,001.34	Total.....	47,001.34

**BANK OF JONES, TRENTON.**

J. B. COLLINS, President.

F. W. FOSQUE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 29,412.93	Capital stock.....	\$ 5,000.00
Overdrafts.....	156.62	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	1,586.35
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,697.80	Deposits subject to check.....	20,254.56
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	7,824.64
Due from banks and bankers.....	1,804.55	Savings deposits.....	
Cash items.....	191.90	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	16.80
Silver coin, including all minor coin currency.....	303.55		
National bank notes and other U. S. notes.....	2,115.00		
Total.....	38,682.35	Total.....	38,682.35

**BANK OF MONTGOMERY, TROY.**

A. W. E. CAPEL, President.

J. G. TOMLINSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$111,522.58	Capital stock.....	\$ 10,000.00
Overdrafts.....	611.51	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	6,879.62
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Deposits subject to check.....	70,912.60
All other real estate owned.....	275.60	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	57,583.93
Due from banks and bankers.....	58,126.85	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	2,068.63	Cashier's checks outstanding.....	974.60
Silver coin, including all minor coin currency.....	782.50	Accrued interest due depositors.....	538.92
National bank notes and other U. S. notes.....	3,502.00		
Total.....	176,889.67	Total.....	176,889.67

**BANK OF TRYON, TRYON.**

W. T. LINDSEY, President.

J. B. HESTER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 75,513.73	Capital stock.....	\$ 10,000.00
Overdrafts.....	235.33	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	607.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	4,925.53	Notes and bills rediscounted.....	3,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,920.50	Deposits subject to check.....	52,365.16
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	2,165.62
Due from banks and bankers.....	5,851.01	Savings deposits.....	16,785.36
Cash items.....		Due to banks and bankers.....	
Gold coin.....	597.00	Cashier's checks outstanding.....	235.71
Silver coin, including all minor coin currency.....	511.01		
National bank notes and other U. S. notes.....	2,605.00		
Total.....	95,159.11	Total.....	95,159.11

**PEOPLES BANK, UNION MILLS.**

J. D. MORRIS, President.

W. F. FLACK, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 45,618.41	Capital stock.....	\$ 5,800.00
Overdrafts.....	195.69	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,135.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	2,440.00	Deposits subject to check.....	14,035.14
All other real estate owned.....	1,200.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	22,810.93
Due from banks and bankers.....	3,254.43	Savings deposits.....	
Cash items.....	224.50	Due to banks and bankers.....	
Gold coin.....	200.00	Cashier's checks outstanding.....	62.67
Silver coin, including all minor coin currency.....	239.33	Accrued interest due depositors.....	343.62
National bank notes and other U. S. notes.....	815.00		
Total.....	54,187.36	Total.....	54,187.36

**VALLE CRUCES BANK, VALLE CRUCES.**

L. D. LOWE, Attorney.

L. M. FARTHING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,840.39	Capital stock.....	\$ 10,000.00
Overdrafts.....	239.88	Surplus fund.....	
United States bonds.....		Undivided profits.....	370.19
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,500.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,355.73	Deposits subject to check.....	13,177.92
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	275.00	Time certificates of deposit.....	4,977.62
Due from banks and bankers.....	8,270.05	Savings deposits.....	330.16
Cash items.....		Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	57.62
Silver coin, including all minor coin currency.....	42.46		
National bank notes and other U. S. notes.....	380.00		
Total.....	35,413.51	Total.....	35,413.51

**BANK OF VANCEBORO, VANCEBORO.**

T. A. UZZELL, President.

J. B. HANEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 48,404.05	Capital stock.....	\$ 5,000.00
Overdrafts.....	1,697.06	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,091.12
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	4,700.00	Deposits subject to check.....	20,204.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,718.27
Due from banks and bankers.....	6,256.87	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	56.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	129.12	Accrued interest due depositors.....	229.50
National bank notes and other U. S. notes.....	1,000.00		
<b>Total.....</b>	<b>62,243.10</b>	<b>Total.....</b>	<b>62,243.10</b>

**BANK OF VARINA, VARINA.**

W. L. JOHNSON, President.

F. W. KURFEES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,485.19	Capital stock.....	\$ 14,700.00
Overdrafts.....	446.79	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	7,000.00
Banking house, furniture and fixtures.....	2,047.93	Deposits subject to check.....	11,575.41
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	410.27	Time certificates of deposit.....	2,128.52
Due from banks and bankers.....	5,539.31	Savings deposits.....	
Cash items.....	337.49	Due to banks and bankers.....	
Gold coin.....	130.00	Cashier's checks outstanding.....	170.84
Silver coin, including all minor coin currency.....	249.23		
National bank notes and other U. S. notes.....	900.00		
Stationery.....	696.94		
Expense.....	331.62		
<b>Total.....</b>	<b>35,574.77</b>	<b>Total.....</b>	<b>35,574.77</b>

**BANK OF VASS, VASS.**

J. O. KEITH, President.

D. A. McLAUCHLIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 43,150.48	Capital stock.....	\$ 10,000.00
Overdrafts.....	224.19	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,282.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,449.02	Deposits subject to check.....	46,385.25
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,500.00	Time certificates of deposit.....	
Due from banks and bankers.....	29,213.22	Savings deposits.....	21,228.76
Cash items.....		Due to banks and bankers.....	
Gold coin.....	255.00	Cashier's checks outstanding.....	657.20
Silver coin, including all minor coin currency.....	457.53		
National bank notes and other U. S. notes.....	2,304.00		
<b>Total.....</b>	<b>80,553.44</b>	<b>Total.....</b>	<b>80,553.44</b>

**BANK OF COLUMBUS, VINELAND.**

P. S. COOPER, President.

E. F. POWELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$130,273.24	Capital stock.....	\$ 20,000.00
Overdrafts.....	2,480.64	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,788.37
North Carolina State bonds.....		Dividends unpaid.....	80.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	37,310.27
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	6,671.67	Deposits subject to check.....	40,641.79
All other real estate owned.....	741.50	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	4,960.00
Due from banks and bankers.....	3,015.30	Savings deposits.....	40,731.08
Cash items.....	15,496.80	Due to banks and bankers.....	1,190.91
Gold coin.....	381.00	Cashier's checks outstanding.....	559.36
Silver coin, including all minor coin currency.....	501.63		
National bank notes and other U. S. notes.....	700.00		
Total.....	160,261.78	Total.....	160,261.78

**PEOPLES BANK, WACO.**

A. W. BLACK, President.

W. V. SMITH, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 24,802.99	Capital stock.....	\$ 5,000.00
Overdrafts.....	86.74	Surplus fund.....	
United States bonds.....		Undivided profits.....	380.72
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,500.00
Banking house, furniture and fixtures.....	2,696.37	Deposits subject to check.....	7,242.85
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	13,543.49
Due from banks and bankers.....	2,497.75	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	144.50	Cashier's checks outstanding.....	67.36
Silver coin, including all minor coin currency.....	106.07		
National bank notes and other U. S. notes.....	400.00		
Total.....	30,734.42	Total.....	30,734.42

**BANK OF WADESBORO, WADESBORO.**

L. D. ROBINSON, President.

ADAM LOCKHART, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$360,453.90	Capital stock.....	\$ 50,000.00
Overdrafts.....	195.99	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	39,673.73
North Carolina State bonds.....		Dividends unpaid.....	153.25
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	15,383.38
Premium on bonds.....		Bills payable.....	56,400.00
Banking house, furniture and fixtures.....	1,306.00	Deposits subject to check.....	181,092.32
All other real estate owned.....		Demand certificates of deposit.....	45,556.40
Demand loans.....	18,698.81	Time certificates of deposit.....	
Due from banks and bankers.....	17,824.36	Savings deposits.....	
Cash items.....	122.67	Due to banks and bankers.....	
Gold coin.....	1,450.00	Cashier's checks outstanding.....	362.65
Silver coin, including all minor coin currency.....	2,170.00	Reserved for Interest, Taxes and Insurance.....	10,000.00
National bank notes and other U. S. notes.....	6,400.00		
Total.....	408,621.73	Total.....	408,621.73

**BANK OF WAGRAM, WAGRAM.**

JOHN A. MCKAY, President.

W. T. CRUMP, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 82,409.38	Capital stock.....	\$ 10,000.00
Overdrafts.....	493.10	Surplus fund.....	2,700.00
United States bonds.....		Undivided profits.....	846.60
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,528.30	Notes and bills rediscounted.....	8,867.21
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,556.85	Deposits subject to check.....	45,981.13
All other real estate owned.....		Demand certificates of deposit.....	200.00
Demand loans.....	2,280.00	Time certificates of deposit.....	102.30
Due from banks and bankers.....	4,334.25	Savings deposits.....	18,805.55
Cash items.....	4.95	Due to banks and bankers.....	
Gold coin.....	22.50	Cashier's checks outstanding.....	104.62
Silver coin, including all minor coin currency.....	387.48	Accrued interest due depositors.....	234.40
National bank notes and other U. S. notes.....	825.00		
Total.....	97,841.81	Total.....	97,841.81

**BANK OF WAKE, WAKE FOREST.**

J. H. GORRELL, President.

T. E. HOLDING, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 98,526.89	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,218.22	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	4,228.64
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	5,093.74	Deposits subject to check.....	38,833.72
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	31,867.00
Due from banks and bankers.....	14,702.13	Savings deposits.....	
Cash items.....	461.55	Due to banks and bankers.....	
Gold coin.....	547.50	Cashier's checks outstanding.....	575.46
Silver coin, including all minor coin currency.....	345.79		
National bank notes and other U. S. notes.....	1,609.00		
Total.....	122,504.82	Total.....	122,504.82

**CITIZENS BANK, WAKE FOREST.**

I. O. JONES, President.

J. M. BREWER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 84,273.67	Capital stock.....	\$ 12,500.00
Overdrafts.....	2,792.13	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,982.43
North Carolina State bonds.....		Dividends unpaid.....	387.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	1,960.00	Deposits subject to check.....	37,762.58
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	2,808.77	Time certificates of deposit.....	38,933.34
Due from banks and bankers.....	5,084.35	Savings deposits.....	1,129.25
Cash items.....	4,699.84	Due to banks and bankers.....	
Gold coin.....	347.50	Cashier's checks outstanding.....	500.85
Silver coin, including all minor coin currency.....	686.19	Accrued interest due depositors.....	
National bank notes and other U. S. notes.....	3,543.00		
Total.....	106,195.45	Total.....	106,195.45

**BANK OF DUPLIN, WALLACE.**

H. C. McQUEEN, President.

A. L. McGOWEN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$242,819.06	Capital stock.....	\$ 12,500.00
Overdrafts.....	544.69	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	10,915.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,000.00	Deposits subject to check.....	73,912.53
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	41,041.56	Time certificates of deposit.....	
Due from banks and bankers.....	43,682.66	Savings deposits.....	222,812.23
Cash items.....	364.50	Due to banks and bankers.....	
Gold coin.....	823.50	Cashier's checks outstanding.....	658.54
Silver coin, including all minor coin currency.....	1,026.33	Accrued interest due depositors.....	3,503.74
National bank notes and other U. S. notes.....	12,000.00		
Total.....	349,302.30	Total.....	349,302.30

**FARMERS UNION BANK AND TRUST COMPANY, WALNUT COVE.**

J. SPOT TAYLOR, President.

J. W. SLATE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 84,232.98	Capital stock.....	\$ 24,850.00
Overdrafts.....	37.81	Surplus fund.....	
United States bonds.....		Undivided profits.....	964.04
North Carolina State bonds.....		Dividends unpaid.....	72.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	8,139.77	Deposits subject to check.....	20,564.49
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	52,072.24
Due from banks and bankers.....	6,429.64	Savings deposits.....	
Cash items.....	486.65	Due to banks and bankers.....	
Gold coin.....	2,240.00	Cashier's checks outstanding.....	173.50
Silver coin, including all minor coin currency.....	1,029.42		
National bank notes and other U. S. notes.....	1,100.00		
Total.....	103,696.27	Total.....	103,696.27

**BANK OF WARREN, WARRENTON AND NORLINA.**

C. N. WILLIAMS, JR., President.

J. G. ELLIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$171,614.53	Capital stock.....	\$ 30,000.00
Overdrafts.....	4,638.29	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	5,619.68
North Carolina State bonds.....		Dividends unpaid.....	10.00
All other stocks, bonds and mortgages.....	12,260.00	Notes and bills rediscounted.....	13,287.29
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....	17,746.79	Deposits subject to check.....	68,389.59
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	24,487.11	Time certificates of deposit.....	17,235.33
Due from banks and bankers.....	17,628.30	Savings deposits.....	66,830.09
Cash items.....	156.79	Due to banks and bankers.....	5,584.88
Gold coin.....	547.50	Cashier's checks outstanding.....	682.02
Silver coin, including all minor coin currency.....	2,048.96	Certified checks.....	2,090.00
National bank notes and other U. S. notes.....	4,517.00	Accrued interest due depositors.....	1,020.81
Revenue stamps.....	114.42		
Total.....	255,759.69	Total.....	255,759.69

**CITIZENS BANK, WARRENTON.**

W. B. BOYD, President.

R. T. WATSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$144,344.18	Capital stock.....	\$ 20,000.00
Overdrafts.....	2,165.32	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	5,008.79
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	18,412.50	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,978.75	Deposits subject to check.....	125,939.96
All other real estate owned.....	3,200.00	Demand certificates of deposit.....	65,617.60
Demand loans.....	3,500.00	Time certificates of deposit.....	
Due from banks and bankers.....	59,392.19	Savings deposits.....	
Cash items.....	1,532.89	Due to banks and bankers.....	239.70
Gold coin.....	1,387.50	Cashier's checks outstanding.....	465.55
Silver coin, including all minor coin currency.....	858.27	Certified checks.....	1,600.00
National bank notes and other U. S. notes.....	2,100.00		
<b>Total.....</b>	<b>238,871.60</b>	<b>Total.....</b>	<b>238,871.60</b>

**BANK OF WARSAW, WARSAW.**

H. L. STEVENS, President.

H. F. PEIRCE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 97,493.01	Capital stock.....	\$ 10,000.00
Overdrafts.....	277.23	Surplus fund.....	18,000.00
United States bonds.....		Undivided profits.....	3,886.61
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	8,541.56
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,900.00	Deposits subject to check.....	39,256.17
All other real estate owned.....		Demand certificates of deposit.....	38,887.09
Demand loans.....	2,305.21	Time certificates of deposit.....	
Due from banks and bankers.....	13,878.81	Savings deposits.....	624.10
Cash items.....	43.64	Due to banks and bankers.....	245.42
Gold coin.....	892.50	Cashier's checks outstanding.....	1,276.85
Silver coin, including all minor coin currency.....	1,585.40	Accrued interest due depositors.....	2,700.00
National bank notes and other U. S. notes.....	4,042.00		
<b>Total.....</b>	<b>123,417.80</b>	<b>Total.....</b>	<b>123,417.80</b>

**CITIZENS BANK, WARSAW.**

W. L. HILL, President.

J. E. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 44,206.28	Capital stock.....	\$ 22,000.00
Overdrafts.....	1,215.51	Surplus fund.....	
United States bonds.....		Undivided profits.....	768.68
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	6,683.57	Deposits subject to check.....	19,431.54
All other real estate owned.....		Demand certificates of deposit.....	3,000.00
Demand loans.....	9,069.91	Time certificates of deposit.....	14,521.92
Due from banks and bankers.....	5,340.61	Savings deposits.....	
Cash items.....	20.00	Due to banks and bankers.....	
Gold coin.....	35.00	Cashier's checks outstanding.....	39.20
Silver coin, including all minor coin currency.....	792.46	Accrued interest due depositors.....	200.00
National bank notes and other U. S. notes.....	2,598.00		
<b>Total.....</b>	<b>69,961.34</b>	<b>Total.....</b>	<b>69,961.34</b>



**BANK OF WASHINGTON, WASHINGTON.**

JONATHAN HAVENS, President.

JESSE B. ROSS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$341,466.75	Capital stock.....	\$ 50,000.00
Overdrafts.....	624.06	Surplus fund.....	40,000.00
United States bonds.....		Undivided profits.....	12,133.89
North Carolina State bonds.....		Dividends unpaid.....	24.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	20,172.41	Deposits subject to check.....	141,933.28
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	65,101.79
Due from banks and bankers.....	79,508.64	Savings deposits.....	117,280.41
Cash items.....	7,170.16	Due to banks and bankers.....	25,236.70
Gold coin.....	4,017.50	Cashier's checks outstanding.....	406.58
Silver coin, including all minor coin currency.....	1,516.84	Accrued interest due depositors.....	3,712.69
National bank notes and other U. S. notes.....	9,368.00	Certified checks.....	15.02
Total.....	463,844.36	Total.....	463,844.36

**SAVINGS AND TRUST COMPANY, WASHINGTON.**

B. G. MOSS, President.

JOHN B. SPARROW, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$212,574.69	Capital stock.....	\$ 50,000.00
Overdrafts.....	205.51	Surplus fund.....	14,000.00
United States bonds.....		Undivided profits.....	1,401.59
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	23,180.96	Deposits subject to check.....	88,656.77
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	11,010.60
Due from banks and bankers.....	14,692.78	Savings deposits.....	81,730.67
Cash items.....	1,902.97	Due to banks and bankers.....	
Gold coin.....	1,782.50	Cashier's checks outstanding.....	226.87
Silver coin, including all minor coin currency.....	3,190.37	Certified checks.....	124.28
National bank notes and other U. S. notes.....	9,541.00		
Revenue stamps.....	80.00		
Total.....	267,150.78	Total.....	267,150.78

**WAXHAW BANKING AND TRUST COMPANY, WAXHAW.**

J. L. RODMAN, President.

JESSE A. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$101,253.45	Capital stock.....	\$ 25,000.00
Overdrafts.....	188.52	Surplus fund.....	22,000.00
United States bonds.....		Undivided profits.....	1,711.06
North Carolina State bonds.....		Dividends unpaid.....	1,250.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Deposits subject to check.....	36,495.91
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	37,359.13
Due from banks and bankers.....	15,131.31	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	225.00	Cashier's checks outstanding.....	233.46
Silver coin, including all minor coin currency.....	490.63	Accrued interest due depositors.....	1,195.36
National bank notes and other U. S. notes.....	3,956.00		
Total.....	125,244.91	Total.....	125,244.91

## BANK OF WAYNESVILLE, WAYNESVILLE.

ALDEN HOWELL, President.

HILLIARD B. ATKINS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$252,164.49	Capital stock.....	\$ 50,000.00
Overdrafts.....	934.76	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	113.21
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	7,216.66	Notes and bills rediscounted.....	12,762.33
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Deposits subject to check.....	61,532.21
All other real estate owned.....	4,908.77	Demand certificates of deposit.....	127,354.09
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	6,795.83	Savings deposits.....	
Cash items.....	967.99	Due to banks and bankers.....	22,291.10
Gold coin.....	177.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	997.94		
National bank notes and other U. S. notes.....	4,889.00		
Total.....	284,052.94	Total.....	284,052.94

## FARMERS AND TRADERS BANK, WEAVERVILLE.

I. A. HARRIS, President.

D. J. WEAVER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 57,427.20	Capital stock.....	\$ 10,000.00
Overdrafts.....	698.58	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,528.25
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,852.78	Deposits subject to check.....	49,431.78
All other real estate owned.....		Demand certificates of deposit.....	18,005.35
Demand loans.....	1,190.00	Time certificates of deposit.....	
Due from banks and bankers.....	19,290.73	Savings deposits.....	2,534.76
Cash items.....	693.40	Due to banks and bankers.....	
Gold coin.....	87.50	Cashier's checks outstanding.....	140.05
Silver coin, including all minor coin currency.....	411.00		
National bank notes and other U. S. notes.....	3,492.00		
Total.....	86,143.19	Total.....	86,143.19

## BANK OF WELDON, WELDON.

W. E. DANIEL, President.

J. O. DRAKE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$174,958.67	Capital stock.....	\$ 25,000.00
Overdrafts.....	770.07	Surplus fund.....	30,500.00
United States bonds.....		Undivided profits.....	2,360.66
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	15,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,500.00	Deposits subject to check.....	130,015.21
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	55,843.44	Savings deposits.....	77,946.50
Cash items.....	907.00	Due to banks and bankers.....	
Gold coin.....	282.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,870.76	Accrued interest due depositors.....	1,336.07
National bank notes and other U. S. notes.....	6,026.00		
Total.....	267,158.44	Total.....	267,158.44

**WELDON BANK AND TRUST COMPANY, WELDON.**

R. S. TRAVIS, President.

N. S. BARNES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$192,105.06	Capital stock.....	\$ 25,000.00
Overdrafts.....	841.05	Surplus fund.....	12,000.00
United States bonds.....		Undivided profits.....	5,005.66
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,160.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,600.00	Deposits subject to check.....	94,857.36
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	10,000.00
Due from banks and bankers.....	20,942.58	Savings deposits.....	74,692.37
Cash items.....	6,577.15	Due to banks and bankers.....	4,135.38
Gold coin.....	228.50	Cashier's checks outstanding.....	385.18
Silver coin, including all minor coin currency.....	645.11		
National bank notes and other U. S. notes.....	1,780.00		
Total.....	226,879.45	Total.....	226,879.45

**BANK OF WENDELL, WENDELL.**

R. B. WHITLEY, President.

M. C. TODD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 98,040.70	Capital stock.....	\$ 25,000.00
Overdrafts.....	156.20	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	1,719.63
North Carolina State bonds.....		Dividends unpaid.....	1,007.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,204.37	Deposits subject to check.....	36,891.44
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	1,492.66	Time certificates of deposit.....	24,793.36
Due from banks and bankers.....	8,875.39	Savings deposits.....	15,650.97
Cash items.....	187.52	Due to banks and bankers.....	
Gold coin.....	1,005.00	Cashier's checks outstanding.....	620.24
Silver coin, including all minor coin currency.....	666.80	Accrued interest due depositors.....	250.00
National bank notes and other U. S. notes.....	4,304.00		
Total.....	115,932.64	Total.....	115,932.64

**BANK OF WEST ASHEVILLE, WEST ASHEVILLE.**

G. D. CARTER, President.

H. B. POSEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 36,154.56	Capital stock.....	\$ 10,000.00
Overdrafts.....	200.69	Surplus fund.....	
United States bonds.....		Undivided profits.....	376.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,513.94	Deposits subject to check.....	108,273.65
All other real estate owned.....		Demand certificates of deposit.....	4,979.65
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	89,953.75	Savings deposits.....	6,258.66
Cash items.....	174.58	Due to banks and bankers.....	
Gold coin.....	87.50	Cashier's checks outstanding.....	130.55
Silver coin, including all minor coin currency.....	148.16		
National bank notes and other U. S. notes.....	1,786.00		
Total.....	130,019.18	Total.....	130,019.18

**BANK OF WHITAKERS, WHITAKERS.**

W. T. BRASWELL, President.

D. B. GASKILL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$108,523.01	Capital stock.....	\$ 10,000.00
Overdrafts.....	344.56	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,319.98
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,915.64	Deposits subject to check.....	69,359.38
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,200.00
Due from banks and bankers.....	13,740.33	Savings deposits.....	49,065.97
Cash items.....	379.77	Due to banks and bankers.....	
Gold coin.....	75.00	Cashier's checks outstanding.....	282.00
Silver coin, including all minor coin currency.....	2,622.02		
National bank notes and other U. S. notes.....	5,607.00		
Total.....	136,207.33	Total.....	136,207.33

**BANK OF WHITEVILLE, WHITEVILLE AND TABOR.**

J. B. SCHULKEN, President.

J. D. MAULTSBY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$217,707.02	Capital stock.....	\$ 10,000.00
Overdrafts.....	843.28	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	462.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	30,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,775.00	Deposits subject to check.....	105,577.33
All other real estate owned.....	812.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	18,587.92	Savings deposits.....	97,121.33
Cash items.....	1,239.08	Due to banks and bankers.....	
Gold coin.....	952.50	Cashier's checks outstanding.....	893.62
Silver coin, including all minor coin currency.....	1,677.83	Accrued interest due depositors.....	912.38
National bank notes and other U. S. notes.....	5,373.00		
Total.....	254,967.63	Total.....	254,967.63

**BANK OF WILKES, WILKESBORO.**

R. A. SPAINHOUR, President.

C. M. SHEETS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 72,078.03	Capital stock.....	\$ 17,500.00
Overdrafts.....	802.27	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,955.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,500.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,794.54	Deposits subject to check.....	19,361.82
All other real estate owned.....	2,000.00	Demand certificates of deposit.....	27,268.16
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	13,821.79	Savings deposits.....	28,592.38
Cash items.....	1,000.00	Due to banks and bankers.....	
Gold coin.....	1,897.50	Cashier's checks outstanding.....	625.00
Silver coin, including all minor coin currency.....	2,259.06		
National bank notes and other U. S. notes.....	3,150.00		
Total.....	100,803.19	Total.....	100,803.19

**BANK OF MARTIN COUNTY, WILLIAMSTON.**

J. G. GODARD, President.

C. H. GODWIN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$228,669.38	Capital stock.....	\$ 15,000.00
Overdrafts.....	6,122.00	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	4,698.85
North Carolina State bonds.....	15,500.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	530.75	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	58,000.00
Banking house, furniture and fixtures.....	3,565.00	Deposits subject to check.....	97,024.01
All other real estate owned.....	1,750.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	68,613.76
Due from banks and bankers.....	9,640.48	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	6,354.47
Gold coin.....		Cashier's checks outstanding.....	238.59
Silver coin, including all minor coin currency.....	9,152.07		
National bank notes and other U. S. notes.....			
<b>Total.....</b>	<b>274,929.68</b>	<b>Total.....</b>	<b>274,929.68</b>

**FARMERS AND MERCHANTS BANK, WILLIAMSTON.**

JOHN D. BIGGS, President.

R. G. HARRISON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$310,892.42	Capital stock.....	\$ 25,000.00
Overdrafts.....	937.94	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	3,500.35
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	55,000.00
Banking house, furniture and fixtures.....	8,500.00	Deposits subject to check.....	129,247.56
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	98,720.49
Due from banks and bankers.....	14,043.66	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	550.00	Cashier's checks outstanding.....	581.66
Silver coin, including all minor coin currency.....	3,126.04		
National bank notes and other U. S. notes.....	4,000.00		
<b>Total.....</b>	<b>347,050.06</b>	<b>Total.....</b>	<b>347,050.06</b>

\*This note was paid by the makers on July 1st, and we paid bank that rediscounted it on that date.

**AMERICAN BANK AND TRUST COMPANY, WILMINGTON.**

THOS. E. COOPER, President.

C. E. BETHEA, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1627,267.04	Capital stock.....	\$ 200,000.00
Overdrafts.....	5,658.31	Surplus fund.....	
United States bonds.....		Undivided profits.....	29,593.44
North Carolina State bonds.....	45,000.00	Dividends unpaid.....	6,171.00
All other stocks, bonds and mortgages.....	132,950.00	Notes and bills rediscounted.....	80,456.22
Premium on bonds.....		Bills payable.....	150,000.00
Banking house, furniture and fixtures.....	4,912.65	Deposits subject to check.....	953,314.38
All other real estate owned.....	41,483.78	Demand certificates of deposit.....	207,476.99
Demand loans.....	279,400.00	Time certificates of deposit.....	
Due from banks and bankers.....	285,203.64	Savings deposits.....	
Cash items.....	4,533.80	Due to banks and bankers.....	841,194.28
Gold coin.....	4,900.00	Cashier's checks outstanding.....	7,586.27
Silver coin, including all minor coin currency.....	8,429.14	Certified checks.....	330.78
National bank notes and other U. S. notes.....	54,435.00	Special bond account.....	45,000.00
Domestic acceptances.....	52,950.00	Liability account of domestic acceptances.....	26,000.00
<b>Total.....</b>	<b>2547,123.36</b>	<b>Total.....</b>	<b>2,547,123.36</b>

## CITIZENS BANK, WILMINGTON.

H. F. WILDER, President.

RICHARD BRADLEY, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 53,781.94	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	962.17
North Carolina State bonds.....		Dividends unpaid.....	17.50
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	1,000.00
Banking house, furniture and fixtures.....	21,266.86	Deposits subject to check.....	13,329.58
All other real estate owned.....	26,473.96	Demand certificates of deposit.....	
Demand loans.....	976.27	Time certificates of deposit.....	6,959.50
Due from banks and bankers.....	5,460.27	Savings deposits.....	15,154.24
Cash items.....	597.12	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	82.86
Silver coin, including all minor coin currency.....	81.43	Due on real estate.....	12,000.00
National bank notes and other U. S. notes.....	368.00		
Total.....	109,505.85	Total.....	109,505.85

## HOME SAVINGS BANK, WILMINGTON.

J. W. YATES, President.

J. F. ROACHE, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$227,317.77	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	5,713.63
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,269.59	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	62,522.41
Demand loans.....	50,869.83	Time certificates of deposit.....	
Due from banks and bankers.....	5,290.04	Savings deposits.....	185,821.98
Cash items.....		Due to banks and bankers.....	
Gold coin.....	200.00	Cashier's checks outstanding.....	241.70
Silver coin, including all minor coin currency.....	287.49		
National bank notes and other U. S. notes.....	6,065.00		
Total.....	304,299.72	Total.....	304,299.72

## PEOPLES SAVINGS BANK, WILMINGTON.

F. W. DICK, President.

J. HOLMES DAVIS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1128,071.14	Capital stock.....	\$ 65,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	114,533.24
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	62.50
All other stocks, bonds and mortgages.....	8,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	48,000.00	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	303,017.37
Demand loans.....	122,086.78	Time certificates of deposit.....	
Due from banks and bankers.....	129,314.14	Savings deposits.....	962,284.49
Cash items.....	2,779.13	Due to banks and bankers.....	
Gold coin.....	22.50	Cashier's checks outstanding.....	181.61
Silver coin, including all minor coin currency.....	551.52	Trust deposits.....	43,147.00
National bank notes and other U. S. notes.....	5,194.00	Accrued interest due depositors.....	3,000.00
Trust investments.....	43,147.00	Reserved for dividend, July 1, 1916.....	1,950.00
Total.....	1493,166.21	Total.....	1,493,166.21

## WILMINGTON SAVINGS AND TRUST COMPANY, WILMINGTON.

C. E. TAYLOR, President.

J. L. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$2108,075.81	Capital stock.....	\$ 100,000.00
Overdrafts.....		Surplus fund.....	200,000.00
United States bonds.....		Undivided profits.....	79,508.01
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	4,047.50
All other stocks, bonds and mortgages.....	13,350.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	50,000.00	Deposits subject to check.....	
All other real estate owned.....	2,300.00	Demand certificates of deposit.....	564,802.11
Demand loans.....	285,992.09	Time certificates of deposit.....	16,659.26
Due from banks and bankers.....	320,691.36	Savings deposits.....	1,830,506.52
Cash items.....	1,097.34	Due to banks and bankers.....	16,000.00
Gold coin.....	3,055.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	273.87	Trust deposits.....	42,912.07
National bank notes and other U. S. notes.....	5,100.00	Accrued interest due depositors.....	10,000.00
Trust investments.....	85,500.00	Building reserve.....	11,000.00
		Discount unearned.....	10,000.00
Total.....	2885,435.47	Total.....	2,885,435.47

## BRANCH BANKING AND TRUST COMPANY, WILSON.

S. G. MEWBORN, President.

H. D. BATEMAN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$725,945.33	Capital stock.....	\$ 100,000.00
Overdrafts.....	483.25	Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	26,864.89
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	55,600.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	28,411.50	Deposits subject to check.....	342,226.51
All other real estate owned.....	7,000.00	Demand certificates of deposit.....	
Demand loans.....	25,000.00	Time certificates of deposit.....	10,000.00
Due from banks and bankers.....	84,782.84	Savings deposits.....	344,929.03
Cash items.....	1,134.71	Due to banks and bankers.....	
Gold coin.....	3,270.00	Cashier's checks outstanding.....	2,448.14
Silver coin, including all minor coin currency.....	4,818.54	Trust deposits.....	54,633.60
National bank notes and other U. S. notes.....	19,656.00		
Total.....	956,102.17	Total.....	956,102.17

## CITIZENS BANK, WILSON.

R. G. BRIGGS, President.

W. M. FARMER, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$174,610.72	Capital stock.....	\$ 50,000.00
Overdrafts.....	929.37	Surplus fund.....	7,100.00
United States bonds.....		Undivided profits.....	5,197.87
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	2,507.48	Deposits subject to check.....	87,006.88
All other real estate owned.....	38,000.00	Demand certificates of deposit.....	1,500.00
Demand loans.....	6,165.77	Time certificates of deposit.....	1,810.70
Due from banks and bankers.....	13,365.74	Savings deposits.....	76,074.75
Cash items.....	771.44	Due to banks and bankers.....	124.90
Gold coin.....	297.50	Cashier's checks outstanding.....	380.21
Silver coin, including all minor coin currency.....	1,147.53	Accrued interest due depositors.....	726.24
National bank notes and other U. S. notes.....	4,126.00		
Total.....	239,921.55	Total.....	239,921.55

**WILSON TRUST AND SAVINGS BANK, WILSON.**

JOHN F. BRUTON, President.

E. T. BARNES, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$431,985.91	Capital stock.....	\$ 12,000.00
Overdrafts.....		Surplus fund.....	24,000.00
United States bonds.....		Undivided profits.....	19,794.76
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,410.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	46,569.95	Savings deposits.....	435,505.34
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	34.24		
National bank notes and other U. S. notes.....	300.00		
Total.....	491,300.10	Total.....	491,300.10

**BANK OF WINDSOR, WINDSOR.**

THOS. GILLAM, President.

W. L. LYON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$181,601.63	Capital stock.....	\$ 20,000.00
Overdrafts.....	2,804.07	Surplus fund.....	22,000.00
United States bonds.....		Undivided profits.....	1,097.39
North Carolina State bonds.....	2,500.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,249.33
Banking house, furniture and fixtures.....		Deposits subject to check.....	83,721.04
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	57,028.18	Time certificates of deposit.....	89,396.19
Due from banks and bankers.....	17,589.63	Savings deposits.....	30,716.88
Cash items.....	256.22	Due to banks and bankers.....	1,459.09
Gold coin.....		Cashier's checks outstanding.....	64.82
Silver coin, including all minor coin currency.....	3,946.35	Certified checks.....	21.34
National bank notes and other U. S. notes.....			
Total.....	268,726.08	Total.....	268,726.08

**CITIZENS BANK OF WINDSOR, WINDSOR.**

E. S. ASKEW, President.

M. B. GILLAM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$134,658.08	Capital stock.....	\$ 20,000.00
Overdrafts.....	6,507.57	Surplus fund.....	11,000.00
United States bonds.....		Undivided profits.....	1,996.88
North Carolina State bonds.....		Dividends unpaid.....	15.00
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	4,002.24	Deposits subject to check.....	55,674.77
All other real estate loaned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	54,805.57
Due from banks and bankers.....	17,151.94	Savings deposits.....	
Cash items.....	8,744.92	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	126.51
Silver coin, including all minor coin currency.....	2,078.98	Certified checks.....	25.00
National bank notes and other U. S. notes.....			
Total.....	173,643.73	Total.....	173,643.73



## STATE BANK OF WINGATE, WINGATE.

R. A. MORROW, President.

C. W. BAUCOM, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 46,622.23	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	1,180.96
North Carolina State bonds.....		Dividends unpaid.....	12.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,699.66	Deposits subject to check.....	9,790.29
All other real estate owned.....		Demand certificates of deposit.....	23,299.45
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	3,001.25	Savings deposits.....	
Cash items.....	415.70	Due to banks and bankers.....	108.51
Gold coin.....	370.00	Cashier's checks outstanding.....	177.09
Silver coin, including all minor coin currency.....	119.96		
National bank notes and other U. S. notes.....	350.00		
Total.....	53,578.80	Total.....	53,578.80

## FORSYTH SAVINGS AND TRUST COMPANY, WINSTON-SALEM.

J. S. HILL, President.

RICHARD E. REYNOLDS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 40,394.29	Capital stock.....	\$ 14,461.50
Overdrafts.....	99.60	Surplus fund.....	1,018.61
United States bonds.....		Undivided profits.....	1,526.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	9,000.00
Premium on bonds.....		Bills payable.....	10,143.22
Banking house, furniture and fixtures.....	23,993.50	Deposits subject to check.....	
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	189.00	Time certificates of deposit.....	
Due from banks and bankers.....	5,442.11	Savings deposits.....	37,170.40
Cash items.....	151.00	Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	2,144.55		
National bank notes and other U. S. notes.....	891.00		
Total.....	73,320.05	Total.....	73,320.05

## WACHOVIA BANK AND TRUST COMPANY, WINSTON-SALEM.

F. H. FRIES, President.

JAS. A. GRAY, JR., Treasurer.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$7338,976.36	Capital stock.....	1,250,000.00
Overdrafts.....	1,556.46	Surplus fund.....	
United States bonds.....		Undivided profits.....	543,572.43
North Carolina State bonds.....	12,000.00	Dividends unpaid.....	162.00
All other stocks, bonds and mortgages.....	225,527.33	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	317,961.61	Deposits subject to check.....	2,782,202.99
All other real estate owned.....	45,241.00	Demand certificates of deposit.....	1,387,062.82
Demand loans.....	452,429.14	Time certificates of deposit.....	
Due from banks and bankers.....	1239,613.74	Savings deposits.....	2,414,857.02
Cash items.....	95,678.88	Due to banks and bankers.....	1,556,272.72
Gold coin.....	79,610.00	Cashier's checks outstanding.....	65,840.24
Silver coin, including all minor coin currency.....	56,173.76	Certified checks.....	2,946.37
National bank notes and other U. S. notes.....	159,070.00	Accrued interest due depositors.....	20,921.69
Total.....	10023838.28	Total.....	10023,838.28

**BANK OF WINTERVILLE, WINTERVILLE.**

J. E. GREEN, President.

C. T. Cox, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 51,383.85	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	13,500.00
United States bonds.....		Undivided profits.....	103.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	4,000.00
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	1,950.00	Deposits subject to check.....	16,214.06
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	5,338.04
Due from banks and bankers.....	2,326.99	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	319.65
Silver coin, including all minor coin currency.....	426.25		
National bank notes and other U. S. notes.....	3,388.00		
<b>Total.....</b>	<b>59,475.09</b>	<b>Total.....</b>	<b>59,475.09</b>

**BANK OF WINTON, WINTON.**

D. R. McGLOHON, President.

A. T. NEWSOME, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 23,565.63	Capital stock.....	\$ 8,550.00
Overdrafts.....	25.62	Surplus fund.....	
United States bonds.....		Undivided profits.....	188.65
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,307.19	Deposits subject to check.....	16,305.43
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	6,875.02
Due from banks and bankers.....	4,792.59	Savings deposits.....	1,081.71
Cash items.....	257.19	Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	78.50
Silver coin, including all minor coin currency.....	73.84	Certified checks.....	2.00
National bank notes and other U. S. notes.....	1,011.00		
County orders.....	33.25		
<b>Total.....</b>	<b>33,081.31</b>	<b>Total.....</b>	<b>33,081.31</b>

**MERCHANTS AND FARMERS BANK, WINTON.**

JOHN E. VANN, President.

J. P. MITCHELL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$132,893.87	Capital stock.....	\$ 10,000.00
Overdrafts.....	167.36	Surplus fund.....	25,000.00
United States bonds.....	500.00	Undivided profits.....	2,938.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	
Premium on bonds.....	8.75	Bills payable.....	
Banking house, furniture and fixtures.....	6,704.52	Deposits subject to check.....	51,307.34
All other real estate owned.....	1,294.66	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	1,089.68
Due from banks and bankers.....	56,021.99	Savings deposits.....	114,100.00
Cash items.....	1,792.53	Due to banks and bankers.....	
Gold coin.....	750.00	Cashier's checks outstanding.....	88.54
Silver coin, including all minor coin currency.....	284.52	Certified checks.....	4.61
National bank notes and other U. S. notes.....	3,568.00		
Documentary stamps.....	42.20		
<b>Total.....</b>	<b>204,528.40</b>	<b>Total.....</b>	<b>204,528.40</b>

**FARMERS BANK, WOODLAND.**

JOHN B. GRIFFIN, President.

IRVIN T. BLANCHARD, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$116,516.60	Capital stock.....	\$ 10,000.00
Overdrafts.....	150.75	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	4,277.51
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,389.10	Deposits subject to check.....	64,670.17
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	12,485.09	Savings deposits.....	44,480.74
Cash items.....		Due to banks and bankers.....	
Gold coin.....	65.00	Cashier's checks outstanding.....	327.68
Silver coin, including all minor coin currency.....	213.56	Accrued interest due depositors.....	700.00
National bank notes and other U. S. notes.....	1,636.00		
Total.....	134,456.10	Total.....	134,456.10

**BANK OF YADKIN, YADKINVILLE.**

W. J. BYERLY, President.

W. A. HALL, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 49,740.34	Capital stock.....	\$ 10,000.00
Overdrafts.....	511.49	Surplus fund.....	5,500.00
United States bonds.....		Undivided profits.....	748.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,456.10	Deposits subject to check.....	28,834.92
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....	17,000.00	Time certificates of deposit.....	50,143.25
Due from banks and bankers.....	16,569.28	Savings deposits.....	
Cash items.....	1,494.85	Due to banks and bankers.....	
Gold coin.....	2,998.50	Cashier's checks outstanding.....	68.69
Silver coin, including all minor coin currency.....	1,246.40	Accrued interest due depositors.....	900.00
National bank notes and other U. S. notes.....	4,178.00		
Total.....	96,194.96	Total.....	96,194.96

**BANK OF YANCEYVILLE, YANCEYVILLE.**

R. L. MITCHELL, President.

F. A. PIERSON, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 30,405.92	Capital stock.....	\$ 5,000.00
Overdrafts.....	285.99	Surplus fund.....	1,650.00
United States bonds.....		Undivided profits.....	86.25
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	680.88	Deposits subject to check.....	8,735.84
All other real estate owned.....	370.00	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,712.17
Due from banks and bankers.....	533.07	Savings deposits.....	
Cash items.....	359.48	Due to banks and bankers.....	1,404.47
Gold coin.....		Cashier's checks outstanding.....	91.79
Silver coin, including all minor coin currency.....	29.18		
National bank notes and other U. S. notes.....	1,016.00		
Total.....	33,680.52	Total.....	33,680.52

## BANK OF YOUNGVILLE, YOUNGVILLE.

J. B. PERRY, President.

J. A. WILLIAMS, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$ 66,886.55	Capital stock.....	\$ 5,000.00
Overdrafts.....	622.64	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	5,737.64
North Carolina State bonds.....		Dividends unpaid.....	147.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	5,851.10	Deposits subject to check.....	24,916.59
All other real estate owned.....	1,768.20	Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	16,016.73
Due from banks and bankers.....	14,043.73	Savings deposits.....	30,294.22
Cash items.....		Due to banks and bankers.....	
Gold coin.....	385.00	Cashier's checks outstanding.....	123.50
Silver coin, including all minor coin currency.....	1,466.31	Certified checks.....	17.35
National bank notes and other U. S. notes.....	1,216.00		
Revenue stamps.....	13.50		
Total.....	92,253.03	Total.....	92,253.03

## BANK OF ZEBULON, ZEBULON.

R. J. WHITLEY, President.

F. E. BUNN, Cashier.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$156,235.62	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,372.32	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	6,774.61
North Carolina State bonds.....		Dividends unpaid.....	28.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,613.12	Deposits subject to check.....	108,603.65
All other real estate owned.....		Demand certificates of deposit.....	
Demand loans.....		Time certificates of deposit.....	
Due from banks and bankers.....	10,492.82	Savings deposits.....	42,866.71
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,000.00	Cashier's checks outstanding.....	76.16
Silver coin, including all minor coin currency.....	635.25		
National bank notes and other U. S. notes.....	7,000.00		
Total.....	183,349.13	Total.....	183,349.13

# Summary of the Reports of the Condition of the State, Private, and Savings Banks of North Carolina at Close of Business on Different Dates

## STATE, PRIVATE, AND SAVINGS BANKS, DECEMBER 31, 1915.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$64,722,050.83	Capital stock.....	\$10,968,598.29
Overdrafts.....	446,438.76	Surplus fund.....	3,499,244.75
United States bonds.....	309,000.00	Undivided profits.....	3,073,782.77
North Carolina State bonds.....	425,357.27	Dividends unpaid.....	126,927.04
All other stocks, bonds, and mortgages.....	1,974,657.35	Notes and bills rediscounted.....	791,463.22
Premium on bonds.....	7,785.41	Bills payable.....	2,617,753.54
Banking houses, furniture, and fixtures.....	3,128,610.29	Time certificates of deposit.....	9,564,262.33
All other real estate owned.....	419,590.56	Deposits subject to check.....	34,678,273.04
Demand loans.....	2,834,866.70	Demand certificates of deposit.....	5,826,484.03
Due from banks and bankers.....	13,174,991.84	Savings deposits.....	15,643,436.38
Cash items.....	1,045,217.41	Due to banks and bankers.....	3,329,376.44
Gold coin.....	410,449.46	Cashiers' checks outstanding.....	424,298.31
Silver coin, including all minor coin currency.....	560,534.29	Certified checks.....	22,059.06
National bank notes and other U. S. notes.....	2,525,627.98	Accrued interest due depositors.....	128,693.99
Trust deposits.....	184,182.00	Trust deposits.....	127,231.14
Miscellaneous.....	179,535.05	Miscellaneous.....	1,027,010.87
Total.....	92,348,895.20	Total.....	92,348,895.20

## STATE, PRIVATE, AND SAVINGS BANKS, MARCH 7, 1916.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$65,498,123.89	Capital stock.....	\$11,257,615.05
Overdrafts.....	321,734.08	Surplus fund.....	3,635,575.60
United States bonds.....	28,400.00	Undivided profits.....	3,080,808.82
North Carolina State bonds.....	395,021.50	Dividends unpaid.....	15,352.50
All other stocks, bonds, and mortgages.....	2,007,457.97	Notes and bills rediscounted.....	672,981.75
Premium on bonds.....	7,575.42	Bills payable.....	1,760,576.33
Banking houses, furniture, and fixtures.....	3,147,791.27	Deposits subject to check.....	34,151,817.17
All other real estate owned.....	453,171.83	Demand certificates of deposit.....	6,283,263.15
Demand loans.....	2,739,555.95	Time certificates of deposit.....	9,709,207.35
Due from banks and bankers.....	13,555,769.71	Savings deposits.....	16,882,854.06
Cash items.....	712,952.73	Due to banks and bankers.....	3,824,844.25
Gold coin.....	402,960.00	Cashiers' checks outstanding.....	352,290.73
Silver coin, including all minor coin currency.....	547,613.33	Certified checks.....	78,181.69
National bank notes and other U. S. notes.....	2,197,160.00	Accrued interest due depositors.....	112,328.65
Trust deposits.....	199,112.00	Trust deposits.....	146,435.36
Miscellaneous.....	157,576.88	Miscellaneous.....	507,844.10
Total.....	92,471,976.56	Total.....	92,471,976.56

## STATE, PRIVATE, AND SAVINGS BANKS, MAY 1, 1916.

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$67,487,708.70	Capital stock.....	\$11,412,932.55
Overdrafts.....	317,480.95	Surplus fund.....	3,621,066.94
United States bonds.....	28,400.00	Undivided profits.....	3,223,778.80
North Carolina bonds.....	378,000.00	Dividends unpaid.....	35,400.29
All other stocks, bonds, and mort- gages.....	2,094,794.12	Notes and bills rediscounted.....	676,013.52
Premium on bonds.....	4,095.70	Bills payable.....	2,230,300.36
Banking houses, furniture, and fix- tures.....	3,179,664.88	Deposits subject to check.....	34,411,776.95
All other real estate owned.....	442,666.33	Demand certificates of deposit.....	6,635,810.62
Demand loans.....	3,247,097.03	Time certificates of deposit.....	6,698,545.90
Due from banks and bankers.....	13,353,923.50	Savings deposits.....	17,254,546.58
Cash items.....	918,844.24	Due to banks and bankers.....	4,231,692.77
Gold coin.....	421,704.00	Cashiers' checks outstanding.....	508,535.21
Silver coin, including all minor coin currency.....	498,816.53	Certified checks.....	74,577.07
National bank notes and other U. S. notes.....	1,905,320.00	Accrued interest due depositors.....	143,255.68
Trust deposits.....	217,697.21	Trust deposits.....	139,410.32
Miscellaneous.....	95,637.66	Miscellaneous.....	294,187.29
<b>Total.....</b>	<b>94,591,830.85</b>	<b>Total.....</b>	<b>94,591,830.85</b>

**AGGREGATE RESOURCES AND LIABILITIES OF STATE, PRIVATE, AND SAVINGS BANKS IN NORTH CAROLINA AT THE CLOSE OF BUSINESS JUNE 30, 1916, AS COMPARED WITH JUNE 23, 1915, SHOWING INCREASE AND DECREASE.**

**RESOURCES.**

	June 30, 1916	June 23, 1915	Increase	Decrease
Loans and discounts.....	\$ 69,108,665.92	\$ 59,591,862.15	\$ 9,516,803.77	\$-----
Overdrafts.....	291,335.53	307,237.01	-----	15,901.48
United States bonds.....	3,400.00	13,900.00	-----	10,500.00
North Carolina State bonds.....	387,521.50	355,283.53	32,237.97	-----
All other stocks, bonds, and mortgages.....	2,058,569.46	1,948,271.80	110,297.66	-----
Premium on bonds.....	4,203.95	6,565.50	-----	2,361.55
Banking houses, furniture, and fixtures.....	3,166,275.66	2,937,597.98	228,677.68	-----
All other real estate owned.....	496,446.39	389,056.93	107,389.46	-----
Demand loans.....	3,372,477.46	2,353,553.26	1,018,924.20	-----
Due from banks and bankers.....	11,935,046.41	9,061,416.72	2,873,629.69	-----
Cash items.....	817,362.04	497,162.95	320,199.09	-----
Gold coin.....	407,270.50	383,867.31	23,403.19	-----
Silver coin, including all minor coin currency.....	522,524.70	519,751.94	2,772.76	-----
National bank notes and other U. S. notes.....	1,967,631.00	1,574,606.00	393,025.00	-----
Trust deposits.....	1,577,947.49	184,233.03	1,393,714.46	-----
Miscellaneous.....	128,916.00	192,871.99	-----	63,955.99
Totals.....	96,245,594.01	80,317,238.10	16,021,074.93	92,719.02

**LIABILITIES.**

	June 30, 1916	June 23, 1915	Increase	Decrease
Capital stock.....	\$ 11,443,584.59	\$ 10,840,483.29	\$ 603,101.30	\$-----
Surplus fund.....	3,622,903.09	3,423,233.16	199,669.93	-----
Undivided profits.....	3,318,122.75	3,064,271.80	253,850.95	-----
Dividends unpaid.....	113,361.28	14,345.82	99,015.46	-----
Notes and bills rediscounted.....	929,229.64	1,137,119.80	-----	207,890.16
Bills payable.....	3,194,215.83	4,077,898.05	-----	883,682.22
Deposits subject to check.....	32,869,543.40	27,896,014.83	4,973,528.57	-----
Demand certificates of deposit.....	6,200,168.01	4,584,905.30	1,615,262.71	-----
Time certificates of deposit.....	10,749,649.68	9,437,351.26	1,312,298.42	-----
Savings deposits.....	17,797,050.40	12,482,284.11	5,314,766.29	-----
Cashiers' checks outstanding.....	357,959.02	254,519.80	103,439.22	-----
Certified checks.....	25,289.33	46,095.49	-----	20,806.16
Due to national banks.....	1,194,926.38	-----	-----	-----
Due to State banks, bankers, and trust companies.....	2,357,137.39	2,269,339.45	1,282,724.32	-----
Trust deposits.....	1,648,568.20	79,762.83	1,568,805.37	-----
Accrued interest due depositors.....	185,256.87	88,406.86	96,850.01	-----
Miscellaneous.....	238,628.15	621,206.25	-----	382,578.10
Totals.....	96,245,594.01	80,317,238.10	17,423,312.55	1,494,956.64

423 banks, including 24 branches.

## BANKS, OFFICERS, CAPITAL STOCK, ETC.

Location	Pa	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Aberdeen.....	3	Page Trust Company.....	J. R. Page.....	Frank Page, Treas.....	\$100,000.00	• 1905	Oct. 27, 1905	Mar. 20, 1906
Ahokeie.....	3	Bank of Ahokeie.....	C. C. Hoggard.....	W. L. Curtis.....	18,150.00	• 1905	July 3, 1905	Nov. 2, 1905
Albemarle.....	4	Farmers Atlantic Bank.....	C. G. Powell.....	D. P. Boyette.....	12,000.00	• 1914	Mar. 12, 1914	Apr. 30, 1914
		Cabarrus Savings Bank (branch of Cabarrus County Loan and Trust Co.)		M. J. Harris, Jr.....				Sept. 26, 1899
Andrews.....	4	Stanly County Loan and Trust Co.....	A. C. Heath.....	A. P. Harris.....	25,000.00	• 1904	July 25, 1904	Aug. 1, 1904
Angier.....	4	Merchants and Manufacturers Bank.....	W. P. Walker.....	J. W. Walker.....	10,000.00	• 1905	Dec. --, 1904	Feb. 8, 1905
		State Bank and Trust Co. (branch of State Bank and Trust Co., Dunn).....						
Ansonville.....	5	Bank of Anson.....	L. L. Little.....	M. R. Smith.....	10,600.00	• 1910	Aug. 15, 1910	Jan. 9, 1911
Apex.....	5	Merchants and Farmers Bank.....	A. B. Hunter.....	J. R. Cunningham.....	15,000.00	• 1905	Mar. 27, 1905	Aug. 17, 1905
Asheboro.....	5	Peoples Bank.....	C. B. Wilkerson.....	J. L. Crowder.....	10,000.00	• 1910	Feb. 15, 1910	May 2, 1910
Asheville.....	6	Bank of Randolph.....	D. B. McCrary.....	W. J. Armfield, Jr.....	21,400.00	Laws 1897	Nov. 4, 1897	Nov. 4, 1897
	6	Battery Park Bank.....	T. C. Coxe.....	C. Rankin.....	100,000.00	Laws 1891	Mar. 1, 1891	Mar. 16, 1891
	6	Central Bank and Trust Co.....	C. W. Brown.....	W. B. Davis.....	50,000.00	• 1911	Jan. 18, 1912	Mar. 18, 1912
	7	Citizens Bank.....	E. L. Ray.....	J. A. Campbell.....	50,000.00	• 1906	Mar. 13, 1906	May 9, 1906
	7	Southern State Bank.....	L. B. Rogers.....	R. E. Currence.....	25,000.00	• 1913	Nov. 10, 1913	Nov. 17, 1913
		Wachovia Bank and Trust Co. (branch Wachovia Loan and Tr. Co., Winston)		W. B. Williamson.....				Dec. --, 1902
Atkinson.....	7	Bank of Atkinson.....	E. A. Hawes, Sr.....	A. H. Cosin.....	8,600.00	• 1912	Jan. 11, 1912	May 2, 1912
Aulander.....	8	Bank of Aulander.....	C. W. Mitchell.....	J. E. Cooke.....	10,000.00	• 1906	Oct. 27, 1906	Oct. 27, 1906
Aurora.....	8	Bank of Aurora.....	R. L. M. Bonner.....	O. M. Hooker.....	10,000.00	Laws 1903	Dec. 2, 1902	Dec. 7, 1903
Ayden.....	8	Bank of Ayden.....	John R. Speir.....	J. H. S. Hodges.....	94,650.00	Laws 1903	Mar. 25, 1903	Apr. 1, 1903
Bailey.....	9	Bailey Banking Co.....	A. F. May.....	W. J. Pittman.....	10,000.00	• 1912	July 20, 1912	Sept. 14, 1912
Bakersville.....	9	Merchants and Farmers Bank.....	R. M. Burleson.....	W. C. Berry.....	10,000.00	• 1905	Oct. 27, 1905	Nov. 6, 1905
Battleboro.....	9	Planters Bank.....	J. C. Braswell.....	Millard F. Jones.....	25,000.00	• 1914	Sept. 1, 1914	Sept. 7, 1914
Bayboro.....	10	Bank of Pamlico.....	J. F. Swan.....	John S. Weslett.....	10,000.00	• 1905	Nov. 27, 1906	Jan. 10, 1907
Beaufort.....	10	Bank of Beaufort.....	T. A. Uzzell.....	Thomas Thomas.....	20,000.00	Laws 1901	Mar. 21, 1901	June 15, 1901
	10	Beaufort Banking and Trust Co.....	N. W. Taylor.....	U. E. Swann.....	15,000.00	• 1907	June --, 1907	Sept. 18, 1907
Belhaven.....	11	Bank of Belhaven.....	C. P. Aycock.....	W. E. Stubbs.....	50,000.00	Laws 1903	July 3, 1903	Sept. 7, 1903
Belmont.....	11	Bank of Belmont.....	R. L. Stowe.....	W. B. Puett.....	10,000.00	• 1906	Jan. 4, 1907	Feb. 1, 1908
Benson.....	11	Citizens Bank and Trust Co.....	Preston Woodall.....	H. A. Parker, V.-P.....	15,000.00	• 1914	Jan. 28, 1914	Feb. 10, 1914



## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Organization	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Benson	12	Farmers Commercial Bank	M. T. Britt	W. H. Sloumb	\$ 25,000.00		Feb. --, 1908	Mar. 19, 1908
Bessemer City	12	Bessemer City Bank	R. C. Kennedy	C. C. Coble	5,000.00	• 1906	Oct. 4, 1906	Nov. 1, 1907
Bethel	12	Bethel Banking and Trust Co.	M. O. Blount	W. H. Woodard	20,000.00	• 1904	Aug. 23, 1904	Oct. 12, 1904
Black Mountain	13	Commonwealth Bank	J. W. McKoy	A. A. Hegeman	10,000.00	• 1907	July 26, 1907	Aug. 1, 1907
	13	Peoples Bank	R. L. Woodard	G. D. Davidson	6,400.00	• 1913	Aug. 20, 1913	Sept. 10, 1913
Bladenboro	13	Bank of Bladenboro	H. C. Bridger	H. C. Bridger, Jr.	10,000.00	• 1908	Sept. 18, 1908	Oct. 1, 1908
Blowing Rock	14	Bank of Blowing Rock	W. C. Lentz	G. M. Sudderth	16,000.00	• 1904	Aug. 23, 1904	Jan. 16, 1905
Bolling Springs	--	Bolling Springs Bank (branch Bank of Mooreboro)	J. B. Blanton	Y. L. McCardwell				Apr. 15, 1916
Boone	14	Watauga County Bank	N. L. Mast	G. P. Hagaman	17,000.00	• 1904	Sept. 21, 1904	Dec. 15, 1904
Boonville	14	Commercial and Savings Bank	F. W. Day	J. W. Shore	10,000.00	• 1910	May 20, 1910	Feb. 1, 1911
Bostic	15	First State Bank	S. B. Harrill	G. B. Harrill	8,000.00	• 1909	Feb. 27, 1912	Mar. 5, 1912
Brevard	15	Brevard Banking Co.	J. F. Hays	Thos. H. Shipman	100,000.00	Laws 1899	Jan. 30, 1899	Feb. 1, 1899
Broadway	15	Bank of Broadway	James L. Thomas	D. E. Shaw	5,000.00	• 1909	July 7, 1909	Aug. 3, 1909
Bryson City	16	Bank of Broadway	D. K. Collins	J. R. Long	30,000.00	• 1904	April 5, 1904	June 6, 1904
	16	Citizens Bank	A. M. Frye	O. P. Williams	5,800.00	• 1913	Jan. 15, 1913	Mar. 19, 1913
Bunn	16	Bunn Banking Co.	R. L. Huffines	B. B. Sykes	10,000.00	• 1913	Nov. 6, 1913	Jan. 5, 1914
Burgaw	17	Bank of Pender	C. C. Branch	J. A. Bannerman	12,500.00	• 1906	Feb. 23, 1906	Mar. 12, 1906
Burlington	17	Alamance Loan and Trust Co.	J. H. Holt	J. M. Fix	100,000.00	Laws 1902	April 1, 1902	Apr. 1, 1902
Burnsville	17	Bank of Yancey	J. W. Higgins	J. M. Lyon	25,000.00	• 1904	June 6, 1904	Jan. 23, 1905
	18	Citizens Bank	S. G. Byrd	Thomas R. Byrd	17,300.00	• 1908	April 4, 1908	Aug. 14, 1908
Calypso	--	Bank of Calypso (branch of Citizens Bank of Mount Olive)	Thos. E. Cooper	Robt. L. Cox	10,000.00	• 1913	Dec. 24, 1912	Oct. 1, 1913
Candor	18	Bank of Candor	D. C. Ewing	H. S. Pool	10,000.00	• 1911	Sept. 27, 1911	Mar. 11, 1912
Canton	18	Bank of Canton	Alden Howell	G. N. Henson	10,000.00	• 1907	Aug. 29, 1907	Jan. 2, 1908
Caroleen	19	Champion Bank	W. J. Hampton	J. H. Kirkpatrick	10,000.00	• 1906	May 16, 1906	June 8, 1906
	--	Caroleen Savings Bank (branch Farmers Bank and Trust Co. of Forest City)	B. B. Doggett	J. H. Thomas	10,000.00	• 1910	Mar. 9, 1910	June 20, 1910
Carthage	--	Bank of Carthage (branch of Page Trust Co. of Aberdeen)	D. A. McDonald	P. T. Farabow	10,000.00	Laws 1899	Nov. 14, 1899	Nov. 14, 1899
	19	Bank of Moore	U. L. Spence	M. G. Dalrymple	15,000.00	• 1906	Dec. 18, 1906	June 3, 1907
Cary	19	Bank of Cary	M. B. Dry	N. C. Hines	5,000.00	• 1909	May 19, 1909	Aug. 16, 1909
Castalia	20	Bank of Castalia	S. J. Bartholomew	W. J. Lancaster	6,550.00	• 1913	Mar. 20, 1913	Apr. 10, 1913

Catawba.....	Peoples Bank.....	J. H. Pitts.....	W. B. Walker.....	• 1911	May 19, 1911	Jan. 4, 1912
Cerro Gordo.....	Bank of Cerro Gordo.....	P. S. Cooper.....	E. L. Sanderson.....	• 1912	Nov. 13, 1912	Dec. 30, 1912
Chadbourne.....	Bank of Chadbourne.....	J. A. Brown.....	D. C. Clark.....	• 1904	Feb. 24, 1904	Apr. 4, 1904
Chapel Hill.....	Bank of Chapel Hill.....	M. C. S. Noble.....	M. E. Hogan.....	Laws 1899	April 12, 1899	..... 1899
Charlotte.....	Peoples Bank.....	E. V. Howell.....	C. B. Griffin.....	• 1907	Dec. 18, 1906	Feb. 4, 1907
	American Trust Co.....	George Stephens.....	W. H. Wood, Treas.....	Laws 1901	June 3, 1901	July 15, 1901
	Independence Trust Co.....	J. H. Little.....	E. O. Anderson.....	• 1912	April 17, 1912	May 4, 1912
Cherryville.....	Peoples Bank and Trust Co.....	Charles A. Bland.....	W. W. Robards.....	• 1915	Nov. 1, 1915	Dec. 16, 1915
China Grove.....	Southern Loan and Trust Co.....	J. M. Scott.....	W. L. Jenkins.....	Laws 1901	June 29, 1901	July 6, 1901
Clarkton.....	Farmers Bank and Trust Co.....	M. Logan Craft.....	Samuel E. McNeely.....	• 1913	Nov. 1, 1913	Jan. 15, 1914
Clarkton.....	Bank of China Grove.....	A. M. Hanna.....	W. C. Sifferd.....	Laws 1903	Mar. 20, 1903	Apr. 30, 1903
Clayton.....	Bank of Bladen.....	E. J. Cox.....	E. C. Clark.....	• 1906	Nov. 18, 1906	Dec. 10, 1906
Cleveland.....	Clayton Banking Co.....	Chas. W. Horne.....	C. M. Thomas.....	Laws 1901	May 5, 1899	Nov. 6, 1899
Clinton.....	Citizens Bank.....	J. D. Norwood.....	W. W. Roseman.....	• 1915	July 24, 1915	Aug. 18, 1915
	Bank of Clinton.....	L. A. Bethune.....	H. McKinnon.....	Laws 1901	Jan. 19, 1901	Jan. 24, 1901
Clyde.....	Bank of Sampson.....	W. F. Peterson.....	A. G. Robinson.....	• 1906	Aug. 30, 1906	Sept. 10, 1906
Coats.....	Bank of Clyde.....	John D. Wood.....	E. A. Wood.....	• 1912	Sept. 3, 1912	Sept. 3, 1912
Colerain.....	Bank of Coats.....	P. S. Cooper.....	N. T. Patterson.....	• 1912	Jan. 22, 1912	Aug. 3, 1912
Columbia.....	Bank of Colerain.....	L. A. Nowell.....	W. M. Sitterson.....	• 1908	Jan. 2, 1909	Feb. 8, 1909
Concord.....	Merchants and Farmers Bank.....	A. L. Walker.....	L. H. Harrison.....	Laws 1903	.....	Dec. 4, 1903
	Cabarrus Savings Bank.....	H. I. Woodhouse.....	C. W. Swink.....	Laws 1897	Jan. 21, 1897	Jan. 21, 1897
Conetoe.....	Citizens Bank and Trust Co.....	A. J. Yorke.....	C. B. Wagoner.....	Laws 1905	Mar. 23, 1905	May 22, 1905
Conover.....	Bank of Conetoe.....	H. C. Bridges.....	R. C. Warren.....	• 1910	Jan. 18, 1910	Apr. 8, 1910
Conway.....	Citizens Bank.....	John A. Isenhower.....	A. L. Shuford.....	• 1911	Sept. 15, 1911	Feb. 21, 1912
Coolemeec.....	Bank of Conway.....	W. T. Bridges.....	L. W. Flythe.....	• 1910	Apr. 14, 1910	June 23, 1910
Cornelius.....	Bank of Coolemeec.....	J. B. Mason.....	J. H. L. Rice.....	• 1905	Mar. 31, 1905	July 24, 1905
Cornelius.....	Bank of Cornelius.....	F. C. Sherrill.....	J. T. Beard.....	• 1903	May 9, 1903	July 15, 1903
Creedmoor.....	Citizens Bank.....	H. D. Mangum.....	I. E. Harris.....	• 1905	July 22, 1905	Aug. 22, 1905
Creswell.....	Bank of Creswell.....	J. M. Ambrose.....	D. E. Woodley.....	• 1907	May 21, 1907	June 11, 1907
Dallas.....	Bank of Dallas.....	S. N. Boyce.....	L. M. Hoffman, Jr.....	Laws 1905	Mar. 31, 1905	Apr. 1, 1905
Danbury.....	Bank of Stokes County.....	M. T. Chilton.....	N. E. Pepper.....	• 1905	Sept. 7, 1905	Sept. 10, 1905
Davidson.....	Bank of Davidson.....	John L. Douglas.....	W. H. Thompson.....	• 1915	Feb. 16, 1916	Apr. 1, 1916
Denton.....	Bank of Denton.....	B. I. Harrison.....	W. E. Boone.....	• 1909	Apr. 29, 1910	Aug. 17, 1910
Denver.....	Farmers and Merchants Bank (branch of Farmers and Merchants Bank of Stanley).....	M. C. Hunter.....	J. M. Reinhardt.....	• 1914	.....	Mar. 18, 1914
Dobson.....	Surry County Loan and Trust Co. (branch of Surry County Loan and Trust Co., Mount Airy).....	.....	.....	.....	.....	.....

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Page	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Dover	31	Bank of Dover	G. V. Richardson	W. H. Caton	\$ 5,000.00	• 1906	Mar. 10, 1906	June 25, 1906
Duke	31	Bank of Harnett	B. N. Duke	E. P. Davis	20,000.00	Laws 1903	Sept. 23, 1904	Oct. 18, 1904
Dunn	32	Bank of Cape Fear	D. C. Fussell	T. V. Smith	25,000.00	• 1903	Aug. 14, 1903	Aug. 17, 1903
Durham	32	State Bank and Trust Co.	P. S. Cooper	W. H. Herring	14,200.00	• 1914	June 18, 1914	July 27, 1914
	32	Durham Loan and Trust Co.	John Sprunt Hill	I. F. Hill	100,000.00	Laws 1903	Mar. 2, 1903	June 7, 1915
	33	Fidelity Bank	B. N. Duke	B. N. Minor	100,000.00	Laws 1887	Jan. 1, 1888	Jan. 1, 1888
	33	Home Savings Bank	George W. Watts	T. B. Peirce	50,000.00	Laws 1903	June 10, 1904	July 1, 1904
	33	Mechanics and Farmers Bank	John Merrick	George W. Adams	15,000.00	Laws 1907	July 29, 1907	July 1, 1908
	34	Merchants Bank	W. J. Christian	J. L. Lockhart	100,000.00	• 1905	July 19, 1905	Aug. 14, 1905
East Bend	24	Yadkin Valley Bank	W. H. Spess	J. M. Whittington	5,000.00	Laws 1909	Aug. 11, 1909	Oct. 16, 1909
East Durham	34	Peoples Bank	Y. E. Smith	J. W. Wilkinson	10,000.00	• 1906	June 16, 1906	Aug. 1, 1906
Edenton	35	Bank of Edenton	Julien Wood	E. C. Rea	50,000.00	Laws 1895	Jan. 1, 1895	Jan. 25, 1895
	35	Citizens Bank	H. C. Privott	Charles H. Wood	25,000.00	Laws 1905	Oct. 26, 1904	Apr. 1, 1905
Elizabeth City	35	Citizens Bank of Elizabeth City	O. McMullan	M. R. Griffin	50,000.00	Laws 1903	July 12, 1899	July 12, 1899
	36	Savings Bank and Trust Co.	P. H. Williams	H. G. Kramer	40,000.00	Laws 1903	Oct. 20, 1902	Dec. 14, 1903
Elizabethtown	36	Bank of Elizabethtown	J. B. Clark	Ralph Boring	10,000.00	Laws 1907	Apr. 1, 1907	July 23, 1907
Elkin	36	Farmers and Merchants Bank	W. S. Reich	A. W. George	18,100.00	• 1908	July 18, 1908	Nov. 2, 1908
Elk Park	37	Citizens Bank of Elk Park	A. P. Brinkley	P. A. Vance	9,950.00	• 1908	Apr. 3, 1908	June 15, 1908
Ellenboro	37	Bank of Ellenboro	D. B. Harrill	E. E. Harrill	10,000.00	• 1906	June 28, 1906	July 20, 1906
Ellerbe	37	Bank of Ellerbe	J. R. Bennett	B. B. Farlow	10,000.00	• 1912	Apr. 18, 1912	Sept. 2, 1912
Elm City	38	Elm City Bank	John L. Bailey	E. O. McGowan	20,000.00	• 1903	Sept. 1, 1898	Sept. 1, 1908
	38	Toinot Banking Co.	R. S. Wells	James W. Hays	20,000.00	Laws 1901	Feb. 24, 1901	Sept. 3, 1901
Elon College	38	Elon Banking and Trust Co.	W. P. Lawrence	W. H. Massengill	5,000.00	• 1909	Dec. 18, 1909	Jan. 3, 1910
Enfield	39	Bank of Enfield	Ivey Watson	J. W. Whitaker	10,000.00	Laws 1897	Jan. 1, 1898	Jan. 1, 1898
Eure	39	Commercial and Farmers Bank	S. C. Bellamy	P. O. Petway	10,000.00	Laws 1905	May ---, 1905	Sept. 14, 1905
Everetts	39	Farmers Bank of Eure	W. L. Curtis	R. B. Hill	5,250.00	• 1912	Feb. ---, 1912	May 20, 1912
Fair Bluff	40	Bank of Fair Bluff	V. R. Taylor	V. G. Taylor	10,000.00	• 1914	June 3, 1914	Feb. 1, 1916
Farmers and Merchants Bank	40	Farmers and Merchants Bank	J. E. Dick	J. F. Rogers	15,000.00	• 1905	Apr. 3, 1905	May 1, 1905
Farmont	41	Farmers and Merchants Bank	A. W. Jenkins	R. C. Tucker	5,000.00	• 1914	Jan. 22, 1914	Mar. 2, 1914
Faison	41	Bank of Faison	J. P. Brown	F. L. Blue	20,000.00	• 1904	Feb. 12, 1904	June 20, 1904
Farmville	41	Bank of Faison	C. S. Hines	M. McD. Williams	10,000.00	• 1903	June 27, 1903	Oct. 3, 1903
	41	Bank of Farmville	R. L. Davis	J. A. Mewborn	35,000.00	• 1904	Sept. 8, 1904	Nov. 1, 1904

42	Citizens Bank.....	T. L. Turnage.....	T. C. Turnage.....	15,000.00	*	1910	Mar. 9, 1910	Aug. 1, 1910
42	Cumberland Savings and Trust Co.†	F. H. Stedman.....	C. W. Rankin.....	50,000.00	*	1906	Nov. 7, 1905	Nov. 20, 1906
42	Bank of Fletcher.....	P. R. Moale.....	Hugh V. Walker.....	10,000.00	*	1913	May 25, 1914	June 22, 1914
43	Farmers Bank and Trust Co.....	J. F. Alexander.....	J. H. Thomas.....	75,000.00	*	1915	Jan. 30, 1915	Feb. 3, 1915
43	Bank of Fountain.....	H. C. Bridgers.....	W. R. Graham.....	12,500.00	*	1910	Jan. 13, 1910	June 9, 1910
43	Bank of Four Oaks.....	B. S. Adams.....	B. I. Tart.....	10,000.00	*	1912	June 1, 1912	July 1, 1912
44	Bank of Franklin.....	J. S. Sloan.....	Lee Crawford.....	50,000.00	Laws 1903	May 1, 1903	July 1, 1903	July 1, 1903
44	Citizens Bank.....	D. W. Blain.....	John C. Wright.....	14,000.00	*	1913	Oct. 11, 1913	Dec. 1, 1913
44	Citizens Bank.....	E. J. Cheatham.....	W. F. Joyner.....	25,000.00	Laws 1901	Mar. 26, 1901	Sept. 3, 1901	Sept. 3, 1901
45	Bank of Fremont.....	J. T. Hooks.....	Cutlar Lee.....	25,000.00	Laws 1900	Mar. 28, 1900	Sept. 3, 1900	Sept. 3, 1900
45	Bank of Fuquay.....	K. B. Johnson.....	E. H. Howard.....	10,000.00	*	1909	June 19, 1900	Aug. 11, 1909
45	Bank of Garner.....	H. D. Rand.....	R. Y. McAden.....	8,000.00	*	1910	Sept. 1, 1910	Sept. 1, 1910
46	Merchants and Farmers Bank.....	John B. Collier.....	R. E. Brown.....	7,500.00	*	1906	May 15, 1906	Dec. 19, 1906
46	Caston Loan and Trust Co.....	Thomas L. Craig.....	M. A. Carpenter, Tr.....	25,000.00	*	1903	Apr. 6, 1903	Apr. 11, 1903
46	Bank of Gates.....	W. T. Cross.....	R. M. Riddick, Jr.....	10,000.00	*	1904	June 2, 1904	Nov. 29, 1904
47	Bank of Gibson.....	W. T. Pate.....	L. M. Blue.....	15,000.00	*	1904	July 25, 1904	Aug. 1, 1904
47	Bank of Gibsonville.....	J. L. Kernodle.....	J. W. Boring.....	10,000.00	*	1907	Feb. 12, 1907	Apr. 16, 1907
47	Goldsboro Savings and Trust Co.†	G. A. Norwood.....	D. H. Dixon.....	15,000.00	Laws 1903	Oct. 14, 1902	Oct. 20, 1902	Oct. 20, 1902
48	Peoples Bank and Trust Co.....	James M. Allen.....	James Kyle.....	144,880.00	*	1913	Jan. 17, 1913	Mar. 12, 1913
48	Bank of Goldston.....	Hugh Womble.....	M. W. Harris.....	7,000.00	*	1912	Feb. 3, 1912	Feb. 3, 1912
48	Citizens Bank.....	W. J. Nicks.....	T. H. Nifong.....	10,000.00	*	1905	Nov. 18, 1905	Jan. 8, 1906
49	Bank of Granite.....	J. W. Hoke.....	J. W. Hoke.....	8,000.00	*	1906	Oct. 6, 1906	Dec. 12, 1906
49	Farmers and Merchants Bank.....	J. H. A. Lyerly.....	A. H. Peeler.....	6,200.00	*	1909	Apr. 28, 1909	July 15, 1909
49	Greensboro Loan and Trust Co.....	J. W. Fry.....	W. E. Allen.....	200,000.00	Laws 1899	July 19, 1899	Oct. 2, 1899	Oct. 2, 1899
50	Textile Bank.....	Cesar Cone.....	J. H. Cole.....	25,000.00	*	1911	Dec. --, 1911	Jan. 12, 1912
50	Farmers Bank.....	R. R. Fleming.....	T. F. McGuire.....	25,000.00	*	1913	June 7, 1913	Sept. 9, 1913
50	Greenville Banking and Trust Co.....	E. G. Flanagan.....	N. O. Warren.....	100,000.00	Laws 1901	Mar. 15, 1901	Apr. 10, 1901	Apr. 10, 1901
51	Greenville Banking and Trust Co. (branch of Greenville Banking and Trust Co., of Greenville).....	E. G. Flanagan.....	C. S. Carr.....		*	1915		Apr. 5, 1915
51	Bank of Gritton.....	L. J. Chapman.....	G. T. Gardner.....	10,000.00	*	1907	Oct. 10, 1907	Jan. 15, 1908
51	Bank of Grover.....	J. A. Ellis.....	M. A. Turner.....	10,000.00	*	1907	Aug. 13, 1907	Oct. 1, 1907
51	Bank of Halifax.....	N. L. Stedman.....	F. H. Gregory.....	13,600.00	*	1906	Aug. --, 1906	Oct. 5, 1906
52	Bank of Hamilton.....	R. W. Salabury.....	F. L. Haislip.....	5,000.00	*	1907	Mar. 6, 1907	May 25, 1907
52	Bank of Hamlet.....	E. A. Lackey.....	David Easterling.....	34,150.00	Laws 1903	May 22, 1902	Oct. 1, 1902	Oct. 1, 1902
---	Page Trust Co. (branch Page Trust Co., Aberdeen).....	J. R. Page.....	Frank R. Page.....					Feb. 14, 1916

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Page	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Harrellsville.....	52	Bank of Harrellsville.....	H. C. Sharp.....	S. A. Ives.....	\$ 7,500.00	• 1912	Mar. 3, 1912	Jan. 4, 1913
Haw River.....	53	Bank of Haw River.....	S. A. Vest.....	J. A. Long.....	10,000.00	• 1911	Dec. 5, 1911	Dec. 12, 1911
Hayesville.....	53	Clay County Bank.....	W. H. McClure.....	G. H. Hagler.....	5,000.00	• 1910	Mar. 7, 1910	May 18, 1910
Henderson.....	53	Citizens Bank.....	J. B. Owen.....	W. A. Hunt.....	100,000.00	Laws 1889	Mar. ---, 1889	Mar. ---, 1889
Hendersonville.....	54	Farmers and Merchants Bank.....	R. J. Gill.....	R. B. Crowder.....	50,000.00	• 1912	July 10, 1912	Aug. 29, 1912
Henrietta.....	54	First Bank and Trust Co.....	R. C. Clarke.....	J. Mack Rhodes.....	75,000.00	• 1907	May 18, 1907	Jan. 2, 1913
Hertford.....	55	Haynes Bank.....	R. R. Haynes.....	J. B. Watkins.....	12,000.00	• 1901	Dec. 1, 1900	July 22, 1907
Hickory.....	55	Hertford Banking Co.....	W. S. Blanchard.....	L. W. Norman.....	25,000.00	• 1903	Dec. 1, 1900	Feb. 13, 1901
Hiddenite.....	55	Hickory Banking and Trust Co.....	J. F. Abernethy.....	W. X. Reid.....	35,000.00	• 1913	Feb. 6, 1913	Nov. 16, 1903
High Point.....	56	Bank of Hiddenite.....	E. E. Lackey.....	W. E. Bogle.....	5,500.00	• 1912	Apr. 30, 1912	Sept. 9, 1913
High Point.....	56	Bank of Commerce.....	O. E. Kearns.....	H. A. Millis.....	100,000.00	• 1912	Apr. 30, 1912	May 30, 1912
Home Banking Co.....	56	High Point Savings and Trust Co.†.....	J. Elwood Cox.....	E. L. Ragan.....	25,000.00	Laws 1905	Mar. 13, 1905	Sept. 2, 1905
Hot Springs.....	56	Home Banking Co.....	T. F. Wrenn.....	M. C. Crowson.....	30,000.00	• 1908	Mar. ---, 1908	Mar. 5, 1908
Hillaboro.....	57	Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).....		W. C. Idol.....				Apr. ---, 1902
Hobbeville.....	57	Bank of Orange.....	J. S. Spurgeon.....	P. C. Collins.....	10,000.00	• 1904	Apr. 19, 1904	May 23, 1904
Hobgood.....	57	Farmers and Merchants Bank.....	F. L. Cooper.....	S. A. Johnson.....	10,000.00	• 1914	Apr. 18, 1914	May 20, 1914
Holly Springs.....	58	Bank of Hobbville.....	A. F. Rountree.....	W. A. Sykes.....	10,000.00	• 1910	Mar. 22, 1911	Aug. 15, 1911
Hookerton.....	58	Bank of Hobgood.....	L. J. Baker.....	S. L. Hymen.....	5,000.00	• 1910	Nov. 24, 1910	Dec. 22, 1910
Hot Springs.....	58	Bank of Holly Springs.....	H. W. Norris.....	W. A. Segraves.....	5,000.00	• 1910	May 9, 1910	Aug. 15, 1910
Huntersville.....	59	Bank of Hookerton.....	H. C. Bridgers.....	D. H. DeBrule.....	15,000.00	• 1909	Dec. 14, 1909	Mar. 31, 1910
Jackson.....	59	Citizens Bank (branch of Citizens Bank of Marshall).....						
Jacksonville.....	59	Bank of Huntersville.....	J. L. Choate.....	W. G. Craven.....	10,000.00	• 1908	Oct. 27, 1908	Oct. 1, 1910
Jamestown.....	59	Bank of Northampton.....	J. T. Flythe.....	H. H. Grant.....	5,000.00	• 1904	July 2, 1904	Dec. 21, 1908
Jefferson.....	60	Bank of Onslow.....	J. W. Burton.....	George H. Bender.....	10,000.00	• 1904	Oct. 2, 1905	Aug. 6, 1904
Jonesboro.....	60	Bank of Jamestown.....	J. E. Smithwick.....	John D. Lilley.....	7,600.00	• 1911	Feb. 13, 1911	Nov. 13, 1905
	60	Bank of Ashe.....	J. E. Finley.....	W. H. Worth.....	15,000.00	• 1903	July 28, 1903	June 5, 1911
		Banking, Loan and Trust Co. (branch of Banking, Loan and Trust Co., Sanford).....						Oct. 17, 1903
								June 6, 1912

Kannapolis.....	Cabarrus Savings Bank (branch)†	L. F. Davis.....	7,000.00	• 1912	May 25, 1912	Sept. 19, 1912
Kelford.....	Bank of Kelford.....	J. M. Norfleet.....	10,000.00	• 1906	Apr. 1, 1906	Apr. 7, 1906
Kenly.....	Bank of Kenly.....	J. H. Kirby.....	7,500.00	Laws 1902	Jan. 1, 1903	Jan. 1, 1903
Kernersville.....	Bank of Kernersville.....	G. V. Fulp.....	6,000.00	• 1914	Feb. 10, 1914	Oct. 1, 1914
King.....	Bank of King.....	V. T. Grabs.....	10,000.00	• 1903	May 30, 1903	June 5, 1903
Kings Mountain.....	Kings Mountain Bank.....	W. S. Drilling.....	10,000.00	• 1908	Feb. 3, 1908	Feb. 17, 1908
Kinston.....	Peoples Loan and Trust Co. Farmers and Merchants Bank	M. E. Herndon.....	25,000.00	• 1909	Jan. 25, 1909	Mar. 4, 1909
Kittrell.....	Holloway, Murphy & Co.†	L. J. Mewborne.....	2,282.59	• 1911	Sept. 18, 1911	May 11, 1912
LaGrange.....	Bank of Kittrell.....	T. H. Crudup.....	5,000.00	• 1914	June 6, 1914	July 6, 1914
Landis.....	Farmers Bank and Trust Co.	Samuel Abbott.....	15,100.00	Laws 1905	Mar. 16, 1905	Apr. 3, 1905
Lansing.....	Rouse Banking Co.....	T. R. Rouse.....	25,000.00	• 1911	Mar. 2, 1911	Oct. 9, 1911
Lattimore.....	Merchants and Farmers Bank Bank of Lansing.....	O. L. Linn.....	10,000.00	• 1916	Feb. 5, 1916	May 6, 1916
Laurinburg.....	Farmers Bank and Trust Co. (branch City).....	E. H. Higginbotham.....	6,248.00	• 1904	Aug. 2, 1904	Sept. 27, 1904
Leaksville.....	Scotland County Savings Bank†	J. H. Thomas.....	10,000.00	• 1907	Aug. 12, 1907	Sept. 10, 1907
Lenoir.....	State Bank.....	W. H. Cooper.....	40,000.00	Laws 1889	June 1, 1889	June 1, 1889
Lewiston.....	Bank of Leaksville.....	D. F. King, Jr.....	8,000.00	• 1914	Aug. 4, 1914	Aug. 29, 1914
Lexington.....	Boulevard Bank and Trust Co. Peoples Bank.....	P. H. Gwynn.....	15,000.00	• 1908	July 1, 1908	Nov. 2, 1908
Liberty.....	Bank of Lenoir.....	A. E. Milner.....	50,000.00	• 1909	Mar. 27, 1909	Apr. 30, 1909
Lilesville.....	Bank of Lewiston.....	J. H. Beall.....	8,000.00	• 1906	May 1, 1906	June 1, 1906
Lillington.....	Bank of Lexington.....	J. N. Hoggard.....	50,000.00	• 1903	Jan. 24, 1907	Mar. 1, 1907
Littleton.....	Commercial and Savings Bank† Bank of Liberty.....	J. F. Deaderick.....	25,000.00	• 1907	---, 1903	Mar. 1, 1907
Louisburg.....	Bank of Lilesville.....	B. R. Wall.....	10,000.00	Laws 1903	May 28, 1903	Aug. 31, 1903
Lumberton.....	Bank of Lillington.....	H. T. Spears.....	15,000.00	Laws 1897	Sept. 6, 1899	Oct. 24, 1899
McDonald.....	Bank of Littleton.....	H. F. Bonney.....	20,000.00	• 1907	Feb. 18, 1895	Nov. 5, 1895
Macesfield.....	Planters Bank.....	M. J. Grant.....	56,000.00	Laws 1885	Sept. 30, 1899	Nov. 1, 1909
Macon.....	Farmers and Merchants Bank Planters Bank and Trust Co.	F. N. Egerton.....	78,770.00	• 1909	Oct. 22, 1912	Nov. 15, 1912
Madison.....	Bank of McDonald.....	K. M. Barnes.....	10,000.00	• 1912	Jan. 14, 1916	Jan. 18, 1916
Magnolia.....	Merchants and Farmers Bank Bank of Macon.....	R. H. McMillan.....	9,740.00	• 1910	July 19, 1910	Oct. 3, 1910
	Bank of Madison.....	D. S. Battis.....	8,900.00	Laws 1889	May 10, 1889	Sept. 12, 1889
	Bank of Magnolia.....	J. O. Ragdale.....	20,000.00	• 1911	Oct. 2, 1911	Nov. 20, 1911
		L. D. Dail.....	10,000.00			
		John F. Croom.....				

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Page	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Maiden.....	72	Maiden Bank.....	L. A. Carpenter.....	B. M. Spratt, Jr.....	\$ 10,000.00	• 1908	Dec. 18, 1908	Jan. 11, 1909
Manteo.....	72	Bank of Manteo.....	R. C. Evans.....	R. B. Etheridge.....	5,000.00	• 1907	May 14, 1907	June 20, 1907
Marion.....	72	Merchants and Farmers Bank.....	T. F. Wrenn.....	R. F. Burton.....	25,000.00	Laws 1903	Apr. 14, 1902	June 2, 1902
Marshall.....	73	Bank of French Broad.....	J. J. Redmon.....	W. B. Ramsey.....	25,000.00	• 1903	June 22, 1903	Dec. 1, 1903
	73	Citizens Bank.....	J. H. White.....	C. J. Ebbs.....	25,000.00	• 1910	June 7, 1910	Oct. 1, 1910
Marshville.....	73	Bank of Marshville.....	J. H. Lee.....	C. B. Covington.....	20,000.00	• 1904	Nov. 8, 1904	Apr. 3, 1905
	74	Carolina Bank.....	W. S. Blakeney.....	P. P. W. Plyler.....	25,000.00	• 1911	Aug. 18, 1911	Nov. 6, 1911
Mathews.....	74	Bank of Matthews.....	L. S. Covington.....	N. S. Cochran.....	9,150.00	• 1909	Nov. ---, 1909	Nov. 4, 1909
Maxton.....	74	Bank of Maxton.....	T. O. Evans.....	Lacy Williams.....	75,000.00	Laws 1899	Apr. 17, 1900	Sept. 1, 1900
	75	Bank of Robeson.....	R. L. McLeod.....	J. P. Stansel.....	50,000.00	• 1909	Nov. 13, 1909	Dec. 15, 1909
Mayodan.....	75	Bank of Mayodan.....	J. O. Ragsdale.....	M. P. Black.....	10,000.00	• 1916	May 17, 1916	June 5, 1916
Maysville.....	75	Maysville Banking and Trust Co.....	T. A. Green.....	George E. Weeks.....	5,000.00	• 1907	Oct. 24, 1907	Nov. 3, 1908
Mebane.....	76	Commercial and Farmers Bank.....	W. A. Murray.....	S. G. Morgan.....	8,000.00	• 1905	Feb. 16, 1905	Apr. 22, 1905
	76	Mebane Bank and Trust Co.....	J. Archie Long.....	Felix F. Smith.....	15,990.00	• 1914	Oct. 3, 1914	Oct. 20, 1914
Micro.....	76	Citizens Bank.....	C. A. Fitzgerald.....	R. L. Fitzgerald.....	5,000.00	• 1915	Nov. 3, 1915	Dec. 1, 1915
Middlesex.....	77	Middlesex Banking Co.....	A. F. May.....	W. K. Ballentine.....	15,000.00	• 1908	June 6, 1908	Feb. 1, 1909
Mocksville.....	77	Bank of Davie.....	E. L. Galtier.....	J. F. Moore.....	21,350.00	Laws 1901	May 10, 1901	Oct. 7, 1901
	77	Merchants and Farmers Bank.....	J. L. Armfield.....	B. O. Morris.....	10,000.00	• 1914	Apr. 6, 1914	Apr. 20, 1914
Monroe.....	78	Bank of Union.....	W. S. Blakeney.....	W. C. Stack.....	50,000.00	Laws 1901	Oct. 14, 1902	Nov. 3, 1902
	78	Farmers and Merchants Bank.....	M. K. Lee.....	C. B. Adams.....	60,000.00	• 1911	Feb. 20, 1911	June 1, 1911
Mooreboro.....	78	Savings Loan and Trust Co.†.....	R. B. Redwine.....	H. B. Clark.....	25,000.00	Laws 1903	Feb. 27, 1903	Mar. 12, 1903
Mooreville.....	79	Bank of Mooreboro.....	J. B. Blanton.....	Y. L. McCordwell.....	20,000.00	• 1910	Dec. 6, 1909	Apr. 11, 1910
Morehead City.....	79	Merchants and Farmers Bank.....	E. W. Brawley.....	R. O. Miller.....	30,000.00	• 1907	Oct. 1, 1907	Dec. 2, 1907
	79	Bank of Morehead City.....	J. B. Morton.....	G. P. Hood.....	12,400.00	Laws 1903	Sept. 1, 1903	Sept. 1, 1903
	80	Marine Bank.....	Charles S. Wallace.....	E. A. Council.....	15,000.00	• 1912	Oct. 1, 1912	Jan. 27, 1913
Morganton.....	80	Bank of Morganton.....	C. A. Spencer.....	W. E. Walton.....	23,000.00	• 1904	June 18, 1904	Sept. 1, 1904
Morven.....	80	Bank of Morven.....	T. V. Hardison.....	M. L. Ham.....	20,000.00	• 1903	Nov. 5, 1903	Dec. 2, 1903
Mount Airy.....	81	Bank of Mount Airy.....	W. J. Byerly.....	F. P. Sparger.....	50,000.00	• 1904	Sept. ---, 1904	Mar. 6, 1905
	81	Surry County Loan and Trust Co.....	W. F. Carter.....	G. D. Fawcett.....	25,000.00	Laws 1901	Apr. 9, 1901	Apr. 10, 1901
Mount Gilead.....	81	Bank of Mount Gilead.....	J. A. McAulay.....	W. B. Cochran.....	25,000.00	• 1904	July 25, 1904	July ---, 1904
Mount Holly.....	82	Mount Holly Bank.....	H. A. Rhyne.....	J. A. Costner.....	10,500.00	• 1903	Oct. 17, 1903	Nov. 10, 1903

			H. M. Cox.....	E. C. Bethea, Acting	25,000.00	*	1907	Sept. 27, 1907	Feb. 10, 1908
Mount Olive.....	82	Citizens Bank.....	L. J. Lawrence.....	James I. Griffin.....	10,000.00	*	1911	Aug. 30, 1911	Oct. 9, 1911
Mount Pleasant.....		Cabarrus Savings Bank (branch of Cabarrus Savings Bank, Concord).....	D. C. Barnes.....	Roger Watson.....	20,000.00	*	1904	Mar. 9, 1904	Mar. 15, 1904
Murfreesboro.....	82	Citizens Bank.....	A. B. Dickey.....	L. E. Bayless.....	30,000.00	Laws 1899		Dec. 22, 1898	Jan. 16, 1899
Murphy.....	83	Bank of Murphy.....	S. F. Austin.....	N. B. Dozier.....	20,000.00	Laws 1903		Jan. 23, 1901	Feb. 2, 1901
Nashville.....	83	Bank of Nashville.....	T. A. Uzzell.....	W. H. Henderson.....	25,000.00	*	1912	Nov. 20, 1912	Apr. 14, 1912
New Bern.....	84	Citizens Savings Bank and Trust Co.....	J. B. Blades.....	O. W. Lane.....	100,000.00	*	1906	July 23, 1906	Sept. 15, 1906
	84	New Bern Banking and Trust Co.....	William Dunn.....	T. A. Uzzell.....	100,000.00	*	1907	July 18, 1907	Oct. 1, 1907
Newland.....	85	Peoples Bank.....	C. B. Voncanon.....	E. C. Guy.....	8,000.00	*	1913	Oct. 16, 1913	Nov. 5, 1913
Newton.....	85	Avery County Bank.....	J. H. Yount.....	G. C. Little.....	35,000.00	*	1907	Jan. 21, 1907	Apr. 1, 1907
Norlina.....		Farmers and Merchants Bank.....							
Norlina.....		Bank of Warren (branch).....							
North Wilkesboro.....	85	Bank of North Wilkesboro.....	J. E. Finley.....	R. W. Gwyn.....	50,000.00	Laws 1891		Feb. ---, 1892	Mar. 2, 1892
	86	Deposit and Savings Bank.....	R. L. Doughton.....	Clem Wrenn.....	30,000.00	Laws 1903		Feb. 25, 1903	Mar. 2, 1903
Norwood.....	86	Bank of Norwood.....	T. A. Hathcock.....	B. C. Scott.....	12,500.00	*	1904	Oct. 6, 1904	Mar. 18, 1905
Oakboro.....	86	Bank of Oakboro.....	C. B. Covington.....	J. A. Little.....	8,150.00	*	1914	Jan. 20, 1914	Apr. 8, 1914
Oak City.....	87	Bank of Oak City.....	H. S. Everett.....	B. M. Worsley.....	5,000.00	*	1910	Oct. 4, 1910	Oct. 17, 1910
Old Fort.....	87	Bank of Old Fort.....	J. S. Bradley.....	F. M. Bradley.....	8,000.00	*	1904	Aug. 26, 1904	Nov. 1, 1904
Oxford.....	87	Oxford Savings and Trust Co.†.....	H. G. Cooper.....	W. T. Yancey.....	16,300.00	Laws 1903		Mar. ---, 1903	Mar. ---, 1903
	88	Union Bank of Oxford.....	J. C. Hoskins.....	J. S. Bradsher.....	30,000.00	*	1912	Nov. 21, 1912	Feb. 1, 1913
Parkton.....	88	Bank of Parkton.....	E. B. Daniel.....	E. B. Daniel.....	10,000.00	*	1907	June 11, 1907	Sept. 21, 1907
Pembroke.....	88	Bank of Pembroke.....	P. S. Cooper.....	G. D. McQueen.....	10,000.00	*	1912	Nov. 19, 1912	Dec. 27, 1912
Pikeville.....	88	Bank of Pikeville.....	K. D. Perkins.....	N. B. Berger.....	8,500.00	*	1914	Dec. 22, 1915	Jan. 11, 1916
Pilot Mountain.....	89	Bank of Pilot Mountain.....	O. N. Swanson.....	I. M. Gordon.....	15,000.00				
	89	Peoples Bank.....	Geo. D. Fawcett.....	E. F. McKinney.....	15,000.00	*	1913	Sept. 22, 1913	Sept. 25, 1913
Pinehurst.....	90	Bank of Pinehurst.....	J. R. McCreath.....	F. W. VonCannon.....	12,000.00	*	1914	June 20, 1914	Nov. 4, 1914
Pine Level.....	90	Bank of Pine Level.....	D. B. Oliver.....	E. S. Jones.....	5,000.00	*	1907	Dec. 18, 1906	Jan. 9, 1907
Pinetops.....	90	Pinetops Banking Co.....	H. C. Bridges.....	W. E. Cobb.....	15,000.00	Laws 1905		Dec. 15, 1904	Mar. 1, 1905
Pineville.....	91	Pineville Loan and Savings Bank.....	W. M. Ross.....	J. E. M. Davenport.....	15,000.00	*	1910	Jan. 3, 1910	June 8, 1910
Pink Hill.....	91	Bank of Pink Hill.....	Lonnie Smith.....	G. S. Willard.....	7,300.00	*	1913	Aug. 22, 1913	Aug. 23, 1913
Pittsboro.....	91	Bank of Pittsboro.....	W. L. London.....	M. T. Williams.....	10,000.00	Laws 1903		Sept. 11, 1901	Oct. 15, 1901
Plymouth.....	92	Bank of Plymouth.....	W. R. Hampton.....	Clarence Latham.....	20,000.00	Laws 1901		Aug. 30, 1900	Nov. 1, 1900
	92	Washington County Bank.....	D. O. Brinkley.....	W. B. Watts.....	10,000.00	*	1911	Apr. 5, 1911	July 15, 1911
Polkton.....	92	Bank of Polkton.....	L. S. Covington.....	T. R. Troutman.....	9,500.00	*	1909	July 7, 1909	Aug. 2, 1909
Pollockville.....	93	Pollockville Banking and Trust Co.....	J. T. Hood.....	H. A. Creagh.....	15,000.00	*	1906	Jan. 19, 1907	Mar. 14, 1907
Princeton.....	93	Merchants and Farmers Bank.....	W. A. Edwards.....	George F. Woodard.....	10,000.00	*	1911	Aug. 1, 1911	Aug. 1, 1911
Proctorville.....	93	Bank of Proctorville.....	K. Barnes.....	I. P. Graham.....	10,000.00	*	1913	Mar. 8, 1913	Aug. 8, 1913



## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Page	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Raeford.....	94	Bank of Hoke.....	J. C. Thomas.....	W. P. Covington.....	\$ 12,300.00	* 1911	Apr. 29, 1911	Aug. 25, 1911
Raeford.....	94	Bank of Raeford.....	J. W. McLaughlin.....	John W. Moore.....	25,000.00	Laws 1903	June 2, 1903	Oct. 6, 1903
Raleigh.....	94	Mechanics Savings Bank.....	Charles E. Johnson.....	Walters Durham.....	15,000.00	Laws 1899	Jan. 1, 1895	Jan. 1, 1896
Raleigh.....	95	Raleigh Banking and Trust Co.....	Charles E. Johnson.....	F. H. Briggs.....	100,000.00	Laws 1903	July 14, 1905	July 17, 1905
Raleigh.....	95	Raleigh Savings Bank and Trust Co. t.....	Joseph G. Brown.....	Charles Root.....	15,000.00	Laws 1885	May 14, 1886	May 14, 1886
Ramseur.....	95	Wake County Savings Bank.....	T. B. Crowder.....	W. W. Vass.....	15,000.00	Laws 1903	Sept. 26, 1904	Jan. 3, 1905
Randleman.....	96	Bank of Ramseur.....	W. H. Watkins.....	I. F. Craven.....	12,000.00	* 1906	Nov. --, 1906	Apr. 10, 1907
Red Springs.....	96	Peoples Bank.....	T. F. Wrenn.....	A. B. Beasley.....	10,000.00	* 1907	Oct. 3, 1907	Oct. 3, 1907
Red Springs.....	96	Bank of Red Springs.....	A. B. Pearsall.....	J. S. Jones.....	30,000.00	Laws 1901	Nov. 1, 1900	Nov. 26, 1900
Reidsville.....	97	Carolina Bank and Trust Co.....	John H. McKay.....	R. L. Henderson.....	28,000.00	* 1910	Sept. 17, 1910	Nov. 11, 1910
Reidsville.....	97	Bank of Reidsville.....	W. B. Wray, V. P.....	J. F. Watlington.....	50,000.00	Laws 1875	May --, 1882	May --, 1882
Richlands.....	97	Citizens Bank.....	R. L. Watt.....	Eugene Irvin.....	75,000.00	Laws 1885	Jan. 17, 1885	Jan. 28, 1885
Richlands.....	98	Rockingham Sav. Bank and Trust Co.....	R. S. Montgomery.....	Scott Fillman.....	15,000.00	* 1910	Jan. 7, 1910	Mar. 20, 1910
Rich Square.....	98	Citizens Bank.....	W. B. Venters.....	G. B. Whitted.....	10,000.00	* 1912	May 10, 1912	June 5, 1912
Robersonville.....	98	Bank of Rich Square.....	J. T. Bolton.....	R. K. Grant.....	10,000.00	Laws 1903	Nov. 11, 1902	Nov. 12, 1902
Robersonville.....	99	Bank of Robersonville.....	J. H. Roberson, Jr.....	J. A. Mizell.....	15,000.00	* 1906	Mar. 20, 1906	Apr. 2, 1906
Rockingham.....	99	Bank of Pee Dee.....	W. L. Parsons.....	H. C. Parsons.....	50,000.00	Laws 1891	Mar. 25, 1891	May 21, 1891
Rockingham.....	99	Bank of Rockingham.....	M. W. McRae.....	M. W. McRae.....	25,000.00	* 1909	Jan. --, 1910	Jan. 3, 1910
Rocky Mount.....	100	Farmers Bank.....	R. L. Steele.....	L. S. Covington.....	15,000.00	Laws 1901	Sept. 21, 1901	Oct. 7, 1901
Rocky Mount.....	100	Richmond County Savings Bank.....	W. L. Parsons.....	W. L. Seales.....	15,000.00	Laws 1901	Mar. 18, 1901	Apr. 1, 1901
Roper.....	101	Rocky Mount Savings and Trust Co. t.....	T. H. Battle.....	F. P. Spruill.....	100,000.00	* 1903	Aug. 31, 1903	Nov. 2, 1903
Roseboro.....	101	Bank of Roper.....	N. B. Mizell.....	B. S. Clark.....	20,000.00	* 1906	Apr. 17, 1906	May 8, 1906
Rose Hill.....	101	Bank of Roseboro.....	J. W. Yates.....	C. D. DuBoe.....	10,000.00	* 1909	Sept. 6, 1909	Sept. 24, 1909
Rosemary.....	102	Bank of Rose Hill.....	J. C. Williams.....	W. B. Southerland.....	10,000.00	* 1906	Apr. 6, 1906	Apr. 30, 1906
Rowland.....	102	Rosemary Banking and Trust Co.....	T. W. Mullen.....	Geo. Carmichael.....	12,000.00	* 1913	Jan. 28, 1913	Feb. 17, 1913
Rowland.....	102	Bank of Rowland.....	B. Allen Edens.....	E. C. Ward.....	40,000.00	* 1904	Jan. 4, 1904	Jan. 8, 1904
Roxboro.....	102	Merchants and Farmers Bank.....	W. McG. Buck.....	W. L. Buck.....	22,500.00	* 1910	Dec. 12, 1910	Jan. 2, 1911
Roxboro.....	103	Bank of Roxboro.....	E. J. Tucker.....	W. F. Long.....	25,000.00	* 1904	May 5, 1904	May 9, 1904
Roxobel.....	103	Peoples Bank.....	A. R. Foushee.....	E. G. Long.....	40,000.00	Laws 1903	Mar. 9, 1903	Apr. 7, 1903
Roxobel.....	104	Bank of Roxobel.....	G. Almon Capehart.....	G. B. Spivey.....	10,000.00	* 1908	Sept. 8, 1908	Oct. 25, 1908
Rural Hall.....	104	Roanoke-Chowan Bank.....	John E. Peele.....	S. J. Fore.....	7,900.00	* 1913	May 31, 1913	Sept. 2, 1913
Rural Hall.....	104	Commercial and Farmers Bank.....	S. S. Flynt.....	E. E. Shore.....	7,200.00	* 1906	Aug. 20, 1906	Nov. 21, 1906
Rutherfordton.....	104	Citizens Bank and Trust Co.....	Collett L. Miller.....	W. W. Hicks.....	28,600.00	* 1906	Jan. 10, 1906	Mar. 1, 1906

105	St. Paula.....	Commercial Bank of Rutherfordton.....	R. R. Haynes.....	Geo. Biggerstaff.....	25,000.00	Laws 1901	Mar. 13, 1900	May 1, 1900
105	Bank of St. Paula.....	Bank of St. Paula.....	L. McInnis.....	J. C. Lentz.....	14,000.00	* 1910	Feb. 15, 1910	Sept. 5, 1910
105	Davis & Wiley Bank.....	Davis & Wiley Bank.....	O. D. Davis.....	J. M. McCorkle.....	60,000.00	Laws 1889	June 29, 1889	July 1, 1889
106	Salisbury Bank and Trust Co.....	Salisbury Bank and Trust Co.....	C. S. Reams.....	W. E. McWhirter.....	37,500.00	* 1912	Dec. 17, 1912	Dec. 23, 1912
106	Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).....	Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).....	D. C. Barrow.....	W. F. Snider.....			Dec. .... 1902	Jan. .... 1903
106	Saluda.....	Carolina State Bank.....	S. P. Hatch.....	H. B. Lane.....	5,000.00	* 1906	Sept. 3, 1906	July 14, 1906
106	Sanford.....	Bank of Sanford.....	S. P. Hatch.....	J. M. Rose.....	30,000.00	Laws 1897	Mar. 20, 1899	Mar. 20, 1899
107	Scotland Neck.....	Banking, Loan and Trust Co.....	R. E. Carrington.....	J. W. Cunningham.....	25,000.00	* 1904	Apr. 20, 1904	Apr. 23, 1904
107	Planters and Commercial Bank.....	Planters and Commercial Bank.....	Claude Kitchen.....	O. J. Moore.....	15,000.00	* 1907	May 13, 1907	June 1, 1907
107	Scotland Neck Bank.....	Scotland Neck Bank.....	G. Hoffman.....	J. H. Alexander, Jr.....	25,000.00	Laws 1901	Feb. 1, 1901	Feb. 1, 1901
108	Seaboard.....	Farmers Bank.....	J. G. L. Crocker.....	H. R. Harris.....	6,000.00	* 1906	Jan. 4, 1906	May 19, 1906
108	Selma.....	Peoples Bank.....	L. D. Debnam.....	M. R. Wall.....	15,000.00	* 1912	Mar. 4, 1912	Apr. 1, 1912
108	Shallotte.....	Citizens Bank.....	J. W. Brooks.....	E. F. Mallard.....	10,000.00	* 1911	Sept. 21, 1911	Nov. 18, 1911
109	Sharpsburg.....	Sharpsburg Banking Co.....	M. V. Barnhill.....	J. S. Harper.....	7,000.00	* 1907	Oct. 1, 1907	Oct. 1, 1907
109	Siler City.....	Chatham Bank.....	F. M. Hadley.....	J. J. Jenkins.....	5,000.00	* 1903	Nov. 29, 1901	Jan. 13, 1902
109	Smithfield.....	Siler City Loan and Trust Co.....	V. M. Dorsett.....	E. B. Parks.....	15,000.00	Laws 1907	Feb. 16, 1907	Mar. 12, 1907
110	Snow Hill.....	Johnston County Bank and Trust Co.....	W. M. Sanders.....	T. C. Evans.....	25,000.00	* 1914	June 26, 1914	Sept. 3, 1914
110	Southern Pines.....	Snow Hill Banking and Trust Co.....	G. A. Norwood.....	J. T. Sugg.....	20,000.00		June 15, 1903	Sept. 1, 1903
110	Southport.....	Citizens Bank and Trust Co.....	C. B. Grout.....	H. O. Riggan.....	10,000.00	Laws 1905	Mar. 23, 1905	May 22, 1905
111	Sparta.....	Bank of Southport.....	Thomas E. Cooper.....	D. O. Daniel.....	15,000.00	* 1904	Dec. 4, 1904	May 22, 1905
111	Spencer.....	Bank of Sparta.....	R. A. Doughton.....	T. J. Carson.....	15,000.00	* 1903	July 13, 1903	Dec. 14, 1903
111	Spray.....	Bank of Spencer.....	J. K. Dorsett.....	C. L. Beam.....	25,000.00	Laws 1903	Mar. 9, 1903	Mar. 19, 1903
112	Spring Hope.....	Bank of Spray (branch of Bank of Leaksville).....	A. T. Hopper.....	B. E. Ivie, Asst. Tr.....	19,300.00	* 1905	July 19, 1905	July 6, 1905
112	Stanley.....	Imperial Trust and Savings Co.....	C. E. May.....	E. R. Dew.....	40,000.00	* 1905	Sept. 15, 1905	Oct. 9, 1905
112	Stantonsburg.....	Citizens Bank.....	M. A. Carpenter.....	J. M. Reinhardt.....	10,000.00	* 1908	Oct. 22, 1906	Nov. 20, 1906
113	Star.....	Farmers and Merchants Bank.....	Geo. S. Williams.....	E. G. Deane.....	10,000.00	* 1910	Sept. 21, 1910	Sept. 24, 1910
113	Statesville.....	Planters Bank.....	J. B. Shamburger.....	W. Farlow.....	10,000.00	* 1910	Nov. 21, 1910	Feb. 6, 1911
113	Stem.....	Bank of Star.....	L. T. Stimpson.....	F. B. Bunch.....	25,000.00	* 1907	Dec. 17, 1907	Feb. 10, 1908
114	Stem.....	Merchants and Farmers Bank.....	Geo. H. Brown.....	O. L. Turner.....	50,000.00	* 1914	Feb. 24, 1914	Apr. 4, 1914
114	Stokes.....	Peoples Loan and Savings Bank.....	J. H. Gooch.....	W. R. Mangum.....	5,000.00	* 1908	June 16, 1908	June 16, 1908
114	Stokesdale.....	Bank of Stem.....	T. G. Basnight.....	J. W. Bailey.....	6,500.00	* 1912	Sept. 14, 1912	Sept. 23, 1912
115	Stoneville.....	Planters Bank.....	P. H. Simpson.....	A. B. Bray.....	10,000.00	* 1908	Oct. 1, 1908	Dec. 21, 1908
115	Stony Point.....	Stokesdale Commercial Bank.....	R. T. Stone.....	C. K. Nolen.....	12,500.00	Laws 1903	July 23, 1903	July 23, 1903
115	Stony Point.....	Bank of Stoneville.....	A. L. Watts.....	A. W. White.....	6,350.00	* 1908	Apr. 13, 1908	Nov. 2, 1908

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued.

Location	Page	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Stovall.....	116	Bank of Stovall.....	W. T. Yancey.....	C. L. Lewis.....	\$ 5,000.00.....	* 1906.....	Feb. 14, 1906.....	Feb. 14, 1906.....
Sunbury.....	116	Farmers Bank.....	S. I. Harrell.....	W. O. Crump.....	10,000.00.....	* 1912.....	Mar. 12, 1912.....	July 1, 1912.....
Swan Quarter.....	116	Bank of Hyde.....	S. S. Mann.....	A. B. Litchfield.....	10,750.00.....	* 1910.....	Oct. 12, 1910.....	Jan. 3, 1911.....
Sylva.....	117	Jackson County Bank.....	C. J. Harris.....	M. D. Cowan.....	12,000.00.....	* 1905.....	Aug. 14, 1905.....	Oct. 30, 1905.....
Tabor.....	117	Tuckasee Bank.....	Jos. J. Hooker.....	Billy Davis.....	9,950.00.....	* 1909.....	Jan. 22, 1909.....	Apr. 26, 1909.....
	117	Bank of Tabor.....	P. S. Cooper.....	N. P. Jenrett.....	10,000.00.....	* 1906.....	Mar. 14, 1907.....	Apr. 25, 1907.....
		Bank of Whiteville (branch of Bank of Whiteville, Whiteville).....						
Tarboro.....	118	Farmers Banking and Trust Co.....	Geo. A. Holderness.....	Ed. Pennington.....	25,000.00.....	* 1910.....	May 31, 1910.....	June 4, 1910.....
	118	Pamlico Savings and Trust Co.....	H. C. Bridges.....	John M. Miller III.....	25,000.00.....	Laws 1875.....	Feb. 24, 1875.....	Feb. 24, 1875.....
Taylorsville.....	118	Bank of Alexander.....	Chas. P. Matheson.....	H. T. Kelly.....	12,000.00.....	Laws 1903.....	Nov. 1, 1902.....	Nov. 1, 1902.....
Thomasville.....	119	Bank of Thomasville.....	J. L. Armfield.....	Zed. Griffith.....	50,000.00.....	Laws 1899.....	Apr. 3, 1899.....	Aug. 7, 1899.....
Townsville.....	119	Bank of Townsville.....	J. J. White.....	W. P. Hamilton.....	10,000.00.....	* 1911.....	Sept. 9, 1911.....	Jan. 8, 1912.....
Trenton.....	119	Bank of Jones.....	J. B. Collins.....	F. W. Foeue.....	5,000.00.....	* 1905.....	Oct. 10, 1905.....	Nov. 18, 1905.....
Troy.....	120	Bank of Montgomery.....	A. W. E. Capel.....	J. G. Tomlinson.....	10,000.00.....	Laws 1901.....	Feb. 4, 1901.....	Feb. 26, 1901.....
Tryon.....	120	Bank of Tryon.....	W. T. Lindsey.....	J. B. Heaver.....	10,000.00.....	* 1905.....	Feb. 7, 1905.....	Mar. 27, 1905.....
Union Mills.....	120	Peoples Bank.....	J. D. Morris.....	W. F. Flack.....	5,800.00.....	* 1910.....	Sept. 6, 1910.....	Jan. 11, 1911.....
Valle Crucis.....	121	Valle Crucis Bank.....	L. D. Lowe.....	L. M. Farthing.....	10,000.00.....	* 1913.....	July 18, 1913.....	Jan. 22, 1914.....
Vanceboro.....	121	Bank of Vanceboro.....	T. A. Uzell.....	J. B. Harvey.....	5,000.00.....	* 1906.....	Oct. 23, 1906.....	Nov. 6, 1906.....
Varina.....	121	Bank of Varina.....	W. L. Johnson.....	F. W. Kurfes.....	14,700.00.....	* 1914.....	Sept. 30, 1914.....	Oct. 5, 1914.....
Vass.....	122	Bank of Vass.....	J. A. Keith.....	D. A. McLaughlin.....	10,000.00.....	* 1911.....	Feb. 23, 1911.....	June 14, 1911.....
Vineland.....	122	Bank of Columbus.....	P. S. Cooper.....	E. F. Powell.....	20,000.00.....	* 1905.....	Nov. 18, 1905.....	Nov. 18, 1905.....
Waco.....	122	Peoples Bank.....	A. W. Black.....	W. V. Smith.....	5,000.00.....	* 1911.....	Jan. 27, 1911.....	May 27, 1911.....
Wadesboro.....	123	Bank of Wadesboro.....	L. D. Robinson.....	Adam Lockhart.....	Laws 1899.....	Laws 1899.....	July 4, 1902.....	Sept. 1, 1902.....
Wagram.....	123	Bank of Wagram.....	John A. McKay.....	W. T. Crump.....	10,000.00.....	* 1910.....	Oct. 21, 1910.....	Dec. 1, 1910.....
Wake Forest.....	123	Bank of Wake.....	J. H. Gorrell.....	T. E. Holding.....	20,000.00.....	* 1904.....	July 25, 1904.....	Aug. 29, 1904.....
	124	Citizens Bank.....	I. O. Jones.....	J. M. Brewer.....	12,500.00.....	* 1910.....	Mar. 29, 1910.....	Aug. 15, 1910.....
Wallace.....	124	Bank of Duplin.....	H. C. McQueen.....	A. L. McGowen.....	12,500.00.....	Laws 1903.....	Feb. ---, 1903.....	Apr. 10, 1903.....
Walnut Cove.....		Bank of Stokes County (branch of Bank of Stokes County, Danbury).....						
Warrenton.....	124	Farmers Union Bank and Trust Co.....	J. Spot. Taylor.....	J. W. Slate.....	24,850.00.....	Laws 1911.....	July 6, 1912.....	Dec. 10, 1912.....
	125	Bank of Warren.....	C. N. Williams, Jr.....	J. G. Ellis.....	30,000.00.....	* 1905.....	Sept. 25, 1905.....	Nov. 6, 1905.....
	125	Citizens Bank.....	W. B. Boyd.....	R. T. Watson.....	20,000.00.....	* 1905.....	Dec. ---, 1905.....	Jan. 1, 1906.....

Warsaw.....	125	Bank of Warsaw.....	H. H. Stevens.....	10,000.00	Laws 1903	Apr. 30, 1903	Aug. 6, 1903
Washington.....	126	Citizens Bank.....	W. L. Hill.....	22,000.00	" 1913	Mar. 31, 1913	Aug. 25, 1913
Waxhaw.....	126	Bank of Washington.....	Jonathan Havens.....	50,000.00	Laws 1893	Jan. 30, 1893	Jan. 31, 1893
Waynesville.....	127	Waxhaw Banking and Trust Co.†.....	B. G. Moss.....	50,000.00	Laws 1903	Feb. 10, 1903	Mar. 10, 1903
Weaverville.....	127	Bank of Waynesville.....	J. L. Rodman.....	25,000.00	" 1906	Oct. 4, 1905	Mar. 19, 1906
Weldon.....	127	Farmers and Traders Bank.....	Hilliard B. Atkins.....	50,000.00	Laws 1893	July 1, 1889	July 1, 1889
Wendell.....	128	Bank of Weldon.....	I. A. Harris.....	10,000.00	" 1910	May 20, 1910	June 2, 1910
West Asheville.....	128	Weldon Bank and Trust Co.....	W. E. Daniel.....	25,000.00	Laws 1893	Aug. 20, 1892	Aug. 20, 1892
Whitakers.....	129	Bank of West Asheville.....	R. S. Travis.....	25,000.00	" 1912	May 27, 1912	July 1, 1912
Whiteville.....	129	Bank of Whitakers.....	G. D. Cartier.....	10,000.00	" 1914	Feb. 14, 1907	Apr. 3, 1907
Wilkesboro.....	129	Bank of Whiteville.....	W. T. Braswell.....	10,000.00	Laws 1903	Apr. 8, 1903	July 15, 1903
Williamston.....	130	Bank of Wilkes.....	J. B. Schulken.....	10,000.00	Laws 1903	June 5, 1903	June 5, 1903
Wilmington.....	130	Bank of Martin County.....	R. A. Spainhour.....	17,500.00	" 1907	Aug. 16, 1907	Mar. 3, 1908
Wilmington.....	131	Farmers and Merchants Bank.....	J. G. Godard.....	15,000.00	Laws 1903	Jan. 22, 1900	Jan. 22, 1900
Wilmington.....	131	American Bank and Trust Co.....	J. D. Biggs.....	25,000.00	" 1905	Apr. --- 1905	June 1, 1905
Wilson.....	131	Citizens Bank.....	Thos. E. Cooper.....	200,000.00	Laws 1901	Aug. 13, 1902	Sept. 1, 1902
Wilson.....	131	Home Savings Bank.....	H. F. Wilder.....	25,000.00	" 1913	Nov. 17, 1913	Dec. 1, 1913
Wilson.....	132	Peoples Savings Bank†.....	J. W. Yates.....	50,000.00	" 1911	--- 1911	Dec. 1, 1911
Wilson.....	132	Wilmington Savings and Trust Co.†.....	F. W. Dick.....	65,000.00	Laws 1901	Mar. 23, 1900	Apr. 2, 1900
Wilson.....	132	Branch Banking Co.....	C. E. Taylor.....	100,000.00	Laws 1888	Jan. 8, 1888	Feb. 24, 1888
Wilson.....	133	Citizens Bank.....	S. G. Newborn.....	100,000.00	Laws 1880	Jan. 1, 1900	Jan. 1, 1900
Wilson.....	133	Wilson Trust and Savings Bank†.....	R. G. Briggs.....	50,000.00	" 1905	Jan. 1, 1906	Jan. 2, 1906
Windsor.....	133	Bank of Windsor.....	John F. Bruton.....	12,000.00	Laws 1903	July 1, 1903	July 2, 1903
Wingate.....	134	State Bank of Wingate.....	Thomas Gilliam.....	20,000.00	Laws 1903	Aug. 6, 1899	Aug. 6, 1899
Winston-Salem.....	134	Forsyth Savings and Trust Co.....	E. S. Askew.....	20,000.00	" 1904	May 23, 1904	Sept. 7, 1904
Winterville.....	135	Wachovia Bank and Trust Co.....	R. A. Morrow.....	10,000.00	" 1900	Oct. 9, 1909	Oct. 15, 1909
Winton.....	135	Bank of Winterville.....	J. S. Hill.....	14,461.50	Laws 1907	Apr. 1, 1907	May 11, 1907
Winton.....	135	Bank of Winton.....	F. H. Fries.....	1,250,000.00	Laws 1890	Feb. 16, 1893	June 13, 1892
Woodland.....	136	Merchants and Farmers Bank.....	J. E. Green.....	5,000.00	" 1905	Dec. 25, 1905	Jan. 30, 1906
Yadkinville.....	136	Farmers Bank.....	D. R. McClohon.....	8,550.00	" 1913	Feb. 10, 1913	July 7, 1913
Yanceyville.....	137	Bank of Yadkin.....	John E. Vann.....	10,000.00	Laws 1903	Nov. 24, 1902	Mar. 2, 1903
Youngsville.....	137	Bank of Yanceyville.....	J. B. Griffin.....	10,000.00	" 1906	Jan. 15, 1906	Mar. 7, 1906
Youngsville.....	137	Bank of Youngsville.....	W. J. Byerly.....	10,000.00	" 1906	Aug. 24, 1905	Nov. 6, 1905
Zebulon.....	137	Bank of Zebulon.....	R. L. Michelle.....	5,000.00	" 1906	Apr. 28, 1906	July 11, 1906
			J. B. Perry.....	5,000.00	Laws 1901	Aug. 15, 1899	Aug. 15, 1899
			R. J. Whitley.....	20,000.00	" 1907	Jan. 31, 1907	July 8, 1909

\*Chartered by Secretary of State. Laws 1903. †Private Bank. ‡Savings Bank. 428 Banks (including 24 branches).

# BANKING LAWS OF NORTH CAROLINA

(REVISAL OF 1905, AS AMENDED BY LAWS 1907, 1909, 1911, 1915.)

## BANKS.

### CHAPTER 7

	Sections
I. Creation,	222—227
II. Powers and duties,	228—234
III. Stockholders,	235—239
IV. Corporation Commission,	240—245
V. Bank examiners,	246—251

#### I. CREATION.

222. HOW INCORPORATED. Any number of persons, not less than three, who may be desirous of forming a company, and engaging in the business of establishing, maintaining and operating banks of discount and deposit to be known as commercial banks, or of engaging in the business of establishing, maintaining and operating offices of loan and deposits to be known as savings banks, or of establishing, maintaining and operating banks having departments for both classes of business, or operating banks engaged in and doing a trust, fiduciary and surety business, shall be incorporated in the manner following, and in no other way; that is to say, such persons shall, by a certificate of incorporation, under their hands and seals, set forth:

1. The name of the corporation; no name shall be assumed already in use by another existing corporation organized under the laws of this State or of the Congress, or so nearly similar thereto as to lead to uncertainty or confusion.

2. The location of its principal office in the State.

3. The nature of its business, whether that of a commercial bank, or savings bank, or both.

4. The amount of the total authorized capital stock, the number of shares into which it is divided, and the par value of each share, which shall be either fifty dollars or one hundred dollars; the amount of capital stock with which it will commence business, which shall not be less than five thousand dollars in cities and towns of fifteen hundred population or less; nor less than ten thousand dollars in cities and towns whose population exceeds fifteen hundred but does not exceed five thousand; nor less than twenty-five thousand dollars in all other places; the population to be ascertained by the last preceding National census; and if there be more than one class of stock, a description of the different classes, with the terms on which the respective classes of stock are created.

5. The names and postoffice addresses of the subscribers for stock and the number of shares subscribed by each; the aggregate of such subscriptions shall be the amount of the capital stock with which the company will commence business.

6. Period, if any, limited for the duration of the company.

1903, c. 275, ss. 1, 2; 1901, c. 769; 1907, c. 829.

223. CERTIFICATES OF INCORPORATION; HOW SIGNED, PROVED AND FILED. The certificate of incorporation shall be signed by the original incorporators, or a majority of them, and shall be proved, or acknowledged, before an officer duly

authorized under the laws of this State to take the proof or acknowledgment of deeds. Such certificates of incorporation, when so proved, shall be filed in the office of the Secretary of State, who shall, if the same shall be in accordance with law, thereupon cause the same to be recorded in his office in a book to be kept for that purpose, and known as the Corporation Book, and he shall, upon the payment of the organization tax and fees, certify under his official seal two copies of the said certificate of incorporation and probates, one of which shall be forthwith recorded in the office of the clerk of the Superior Court of the county where the principal office of said corporation in this State shall or is to be established, in a book to be known as the Record of Incorporations, and the other certified copy shall be filed in the office of the Corporation Commission, and thereupon the said persons shall become a body politic and corporate under the name stated in such certificate. The said certificate of incorporation, or a copy thereof duly certified by the Secretary of State or by the clerk of the Superior Court of the county in which the same is recorded, or by the clerk of the Corporation Commission, under their respective seals, shall be evidence in all courts and places, and shall, in all judicial proceedings, be deemed *prima facie* evidence of the complete organization and incorporation of the company purporting thereby to have been established. 1903, c. 275, s. 3; 1901, c. 2, s. 9; 1903, c. 343.

224. **PAYMENT OF CAPITAL STOCK.** At least fifty per cent of the capital stock of every bank shall be paid in in cash before it shall be authorized to commence business, and the remainder of the capital stock of such bank shall be paid in monthly installments of at least ten per cent in cash of the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Corporation Commission to commence business, and the payment of each installment shall be certified to the Corporation Commission, under oath, by the cashier or president of the bank. 1903, c. 275, s. 10 (amended): *Provided*, that no bank shall be authorized to commence business with less than a paid-in capital stock of five thousand dollars. 1909, c. 911.

225. **STATEMENT FILED BEFORE BEGINNING BUSINESS.** Before such company shall begin the business of banking or banking and trust, fiduciary or surety business, there shall be filed with the Corporation Commission a statement, under oath, by the cashier or president, containing the names of all of the directors and officers, with the date of the election or appointment, term of office, residence and postoffice address of each, the amount of capital stock of which each is the owner in good faith, and the amount of money paid in on account of the capital stock. Nothing shall be received in payment of capital stock but money. 1903, c. 275, ss. 5, 10; 1907, c. 829, s. 2.

226. **AUTHORIZED TO BEGIN BUSINESS, WHEN AND HOW.** If from such statement, or upon examination, if such examination appears necessary, it appears to the Corporation Commission that such corporation is lawfully entitled to commence the business of banking, banking and trust, fiduciary or surety business, it shall, within thirty days after the filing of the certificate required by law, give to such corporation a certificate signed by the chairman of the Corporation Commission, attested by the secretary of the Commission, that such corporation has complied with all the provisions required to be complied with before commencing the business of banking, and that such corporation is authorized to commence such business. 1903, c. 275, s. 7; 1907, c. 829, s. 3.

227. **AUTHORITY TO BEGIN BUSINESS WITHHELD, WHEN.** The Corporation Commission may withhold from any bank, banking and trust, fiduciary or surety company, its certificate authorizing the commencement of business whenever it has reason to believe that the stockholders have formed the same for any other purpose than the legitimate objects contemplated by this chapter. 1903, c. 275, s. 6; 1907, c. 829, s. 4.

## II. POWERS AND DUTIES.

228. **POWERS.** In addition to the powers conferred by law upon private corporations, banking corporations, banking and trust companies doing a fiduciary and surety business shall have power:

1. To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking, by discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debt, by receiving deposits, by buying and selling exchange, coin and bullion, by loaning money on personal security or real or personal property. Such corporations at the time of making loans or discounts may take and receive in advance such interest as may be agreed upon, not exceeding the legal rate.

2. To purchase, hold and convey real estate for the following purposes:

1st. Such as shall be necessary for the convenient transaction of its business, including with its banking offices other apartments to rent as a source of income, which investment shall not exceed twenty-five per cent of its paid-in capital stock and permanent surplus: *Provided*, that this provision shall not apply to any such investment made before the ninth day of March, one thousand nine hundred and three.

2d. Such as is mortgaged to it in good faith by way of security for loans made or money due to such bank.

3d. Such as is conveyed to it in satisfaction of debts previously contracted in the course of its dealings.

4th. Such as it acquires by sale under execution or judgment of any court in its favor.

Any and all powers and privileges heretofore granted and given to any person, firm or corporation doing a banking business in connection with a fiduciary and surety business or the right to deal to any extent in real estate inconsistent with this act are hereby repealed. 1903, c. 275, ss. 8, 9; 1907, c. 829, s. 5.

228a. **LIMITATION ON TRUST COMPANY AS TO REAL ESTATE HOLDINGS.** Such bank and trust company doing a general banking and trust, fiduciary and surety business, and dealing in real estate, shall not invest more than twenty-five per cent of the capital stock and permanent surplus in real estate, unless to protect its loans, debts contracted in the course of its dealings, or acquired by sale under execution or judgment of any court in its favor. 1907, c. 829, s. 6.

229. **WHEN BANK MAY PURCHASE ITS STOCK.** No bank shall be the holder as pledgee or as purchaser of any portion of its capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. 1903, c. 275, s. 1.

230. **REORGANIZATION.** Whenever any bank, under the laws of this State or of the United States, is authorized to dissolve, and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Corporation Commission, to execute articles of incorporation as provided in this chapter, which articles, in addition to the requirements of law, shall further set forth the authority derived from the stockholders of such dissolved National bank or State bank, and upon filing the same as hereinbefore provided for the organization of banks, the same shall become a bank under the laws of this State, and thereupon all assets, real and personal, of the dissolved National bank shall by operation of law be vested in and become the property of such State bank, subject to all liabilities of such National bank not liquidated under the laws of the United States before such reorganization. 1903, c. 275, s. 17.

231. **RESERVE FUND.** Every bank or banking and trust company doing business and engaging in a banking, trust, fiduciary or surety business and deal-

ing in real estate, shall at all times have on hand as a reserve in available funds an amount equal to at least fifteen per cent of the aggregate amount of its deposits. Two-fifths of such fifteen per cent shall be cash in the vaults of the bank. Savings banks shall have on hand at all times, as a reserve in available funds, an amount equal to at least five per cent of their aggregate deposits. 1903, c. 275, s. 28; 1907, c. 829, s. 7.

232. AVAILABLE FUNDS; WHEN BELOW RESERVE; NO NEW LOANS OR DIVIDENDS. The available funds shall consist of cash on hand and balance due from other solvent banks. Cash shall include lawful money of the United States, and exchange for any clearing-house association. Whenever the available funds of any bank shall fall below the reserve herein required, such bank shall not make any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight; nor shall such bank make any dividends of its profits until it had on hand the available funds required by this chapter. 1903, c. 275, s. 29.

233. LOANS TO ONE PERSON NOT TO EXCEED TEN PER CENT OF CAPITAL. The total liabilities to any bank or banking institution or banking or trust company doing a fiduciary and surety business and dealing in real estate, of any person, or of any company, corporation or firm for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such bank or banking institution actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed. This section shall not apply to banks with a paid-up capital of one hundred thousand dollars or less. 1897, c. 298, s. 3; 1897, c. 432; 1907, c. 829, s. 8.

234. CHAPTER ON CORPORATIONS APPLICABLE. All of the provisions of law relating to private corporations, and particularly those enumerated in the chapter entitled Corporations, not inconsistent with this chapter, or with the business of banking, shall be applicable to banks. 1903, c. 275, s. 4.

### III. STOCKHOLDERS.

235. INDIVIDUAL LIABILITY OF. The stockholders of every bank organized under the laws of North Carolina, whether under the general law or by special act, shall be individually responsible, equally and ratably, and not one for another, for all contracts, debts and engagements of such corporation, to the extent of the amount of their stock therein at par value thereof, in addition to the amount invested in such shares. The term "stockholders," when used in this chapter, shall apply, not only to such persons as appear by the books of the corporation to be stockholders, but also to every owner of stock, legal or equitable, although the same may be on such books in the name of another person; but shall not apply to a person who may hold the stock as collateral for the payment of a debt. 1903, c. 275, s. 13; 1897, c. 298.

236. EXEMPTIONS IN SPECIAL CHARTERS REPEALED. Any exemption from the individual liability imposed upon stockholders by the preceding section contained in the charter of any bank incorporated prior to the first day of January, one thousand nine hundred and five, is repealed. 1897, c. 298, s. 2. (Rev. of 1905.)

237. EXECUTORS, TRUSTEES, ETC., NOT PERSONALLY LIABLE. Persons holding stock as executors, administrators, guardians, or trustees shall not be personally subject to any liabilities as stockholders, but the estate and funds in their hands shall be liable in like manner and to the same extent as the testator, intestate, ward, or person interested in such trust funds would be if living and competent to act and hold the stock in his own name. U. S. Rev. Stat., s. 5152.



238. **TRANSFEREE NOT LIABLE, WHEN.** No person who has, in good faith and without any intent to evade his liability as a stockholder, transferred his stock on the books of the corporation to any person of full age, previous to any default in the payment of any debt or liability of the corporation, shall be subject to any personal liability on account of the nonpayment of such debt or liability of the corporation, but the transferee of any stock so transferred previous to any default shall be liable for any such debt or liability of the corporation to the extent of such stock, in the same manner as if he had been the owner at the time the corporation contracted such debt or liability. 1903, c. 275, s. 14.

239. **STOCK SOLD IF SUBSCRIPTION UNPAID.** Whenever any stockholder or his assignee fails to pay any installment on the stock, when the same is required by law to be paid, the directors of the bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days notice, personally or by mail, at his latest known address. If no party can be found who will pay for such stock the amount due thereon to the bank, with any additional indebtedness of such stockholder to the bank, the amount previously paid shall be forfeited to the bank and such stock shall be sold as the directors may order within six months of the time of such forfeiture, and if not paid, it shall be canceled and deducted from the capital of the bank. 1903, c. 275, s. 11.

#### IV. CORPORATION COMMISSION.

240. **MAY MAKE RULES.** The Corporation Commission shall have power to make such rules for the government of the banks and banking institutions of this State, not inconsistent with law, as may in its judgment seem wise and expedient. 1903, c. 275, s. 20.

241. **ALL BANKING INSTITUTIONS UNDER SUPERVISION OF.** Every bank, corporation, partnership, firm or individual, now or hereafter transacting a banking business, or banking and trust, fiduciary and surety business, or banking and real estate business, under the laws of, and within, this State, shall be subject to the provisions of this chapter and regulated by and be under the supervision of the Corporation Commission. 1903, c. 275, s. 19; 1907, c. 829, s. 9.

242. **QUARTERLY REPORT OF BANKS, ETC., TO; PUBLICATION IN COUNTY.** Every bank and every corporation, partnership, firm or individual transacting a banking business, or banking and trust, fiduciary and surety business, or banking and real estate business, shall make to the Corporation Commission not less than four reports during each year, according to the form which may be prescribed by said Commission; which report shall be verified in the case of incorporated banking companies by the oath or affirmation of the president, vice-president, or cashier, and, in addition, two of the board of directors, and in other case by the oath or affirmation of the partners, members of the firm or individual owner. The bank, corporation or individual making such report shall publish same in some newspaper in the county in which such bank, corporation or individual is located. 1903, c. 275, s. 21; 1907, c. 829, s. 10.

242a. **QUARTERLY REPORTS OF TRUST AND SURETY COMPANIES.** Every person, firm or corporation or copartnership doing a banking and trust and fiduciary and surety or guaranty business shall make to the Corporation Commission not less than four reports during each year, showing the entire amount of trust and surety and fiduciary and guaranty business as a part of the liabilities of said banking institution, which report shall be published as are the reports of other banking institutions. If any person, firm, copartnership or corporation shall show by said reports, or by the examination of the bank examiner, that such liabilities are equal to the amount of the capital stock, the said Corporation Commission shall have the authority, and it is hereby em-

powered, to make such rules and regulations and reductions of said liabilities as it may deem necessary for the protection of the creditors and depositors of such banking institution. 1907, c. 829, s. 11.

243. **SPECIAL REPORTS.** The Corporation Commission shall have power to call for special reports from any bank, corporation, firm or individual transacting a banking business, whenever necessary in order to obtain a full and complete knowledge of such bank. 1903, c. 275, s. 22.

244. **ANNUAL REPORT OF STOCKHOLDERS.** Every bank shall at all times keep a correct record of the names of all its stockholders; and once in each year, or whenever called upon, file in the office of the Corporation Commission a correct list of all of its stockholders, with the number of shares held by each. 1903, c. 275, s. 16.

245. **PENALTY FOR FAILURE TO REPORT, ETC.** Every bank, corporation, partnership, firm, or individual that shall refuse, fail or neglect to make any report, or any published statement required by the provisions of this chapter, shall be subject to a penalty of two hundred dollars. The penalty herein provided for shall be recovered by the State in a civil action in any court of competent jurisdiction, and it shall be the duty of the Attorney-General to prosecute all such actions. 1903, c. 275, s. 26.

#### V. BANK EXAMINERS.

246. **APPOINTED BY CORPORATION COMMISSION.** The Corporation Commission shall appoint a suitable person or persons to make an examination of and into the affairs of every bank, corporation or individual doing a banking business, as often as shall be deemed necessary and proper, and at least once every year. And it shall also be the duty of the said bank examiner to verify the report made by the directors or members or individual conducting any banking institution as required by section two hundred and twenty-six. The Corporation Commission may at any time remove any person appointed by it. 1903, c. 275, s. 23; 1905, c. 539.

247. **POWERS.** Such examiners shall have power to make a thorough examination into all the books, papers and affairs of the bank or corporation, firm or individual transacting a banking business, and in so doing to administer oaths and affirmations and to examine on oath or affirmation any individual banker and the officers, agents, partners and clerks of such bank, corporation, firm or individual touching the matters he or they shall be authorized and directed to inquire into and examine, and to summon, and by attachment, compel the attendance of any person or persons in this State to testify under oath before him or them in relation to the affairs of such corporation, partnership, firm or individual. 1903, c. 275, s. 24.

248. **REPORTS BY, TO CORPORATION COMMISSION.** Bank examiners shall make a full and detailed report in writing to the Corporation Commission, of the condition of each corporation, partnership, firm or individual doing a banking business, within ten days after each and every examination made by them. 1903, c. 275, s. 24.

249. **ANNUAL EXAMINATIONS; EXPENSES PAID BY BANK.** One examination each year shall be designated as the annual examination, and for such examination the bank, corporation or individual so examined shall pay into the office of the Corporation Commission, to be paid to the examiners, an examination fee, as follows: Banks, banking institutions or individuals, doing a banking business, having a capital stock of twenty-five thousand dollars or less, shall pay a fee of fifteen dollars; those having a capital stock of more than twenty-five thousand dollars and not over fifty thousand dollars, twenty-five dollars; those having a capital stock of over fifty thousand dollars, thirty dollars. The expenses incurred and services, other than examinations per-

formed specially for any bank, shall be paid by such bank or banking institution. No bank shall be compelled to pay for more than one examination in each year, unless it shall appear that the condition of such bank, banking institution or banker is precarious, or in any way unsatisfactory: then it shall be the duty of the Commission to order a special examination, which shall be paid for by such bank at the same rates as the annual examinations. 1903, c. 275, s. 25 (amended). The salary of the State Bank Examiner shall be two thousand four hundred dollars, payable monthly, and the salary of the Assistant Bank Examiner shall be one thousand eight hundred dollars, payable monthly. 1907, c. 994.

250. TAKE POSSESSION OF BANK, WHEN; RECEIVER APPOINTED, HOW. Any bank examiner who has filed such bond as may be required by the Commission, when ordered by the Commission, shall have authority to take possession of any bank doing business under the laws of this State and retain possession thereof for a time sufficient to make a thorough examination into its affairs and financial condition; and in case it is found by the examiner, upon such examination, that such bank is insolvent or is conducting its business in an unsafe and unauthorized manner, or is jeopardizing the interests of its depositors, then such examiner, when authorized by the Corporation Commission, shall have full power and authority to take, hold and retain possession of all the money, rights, credits, assets and property of every description belonging to such bank, corporation, partnership, firm or individual, until the Corporation Commission can receive and act on the report made by the examiner of such bank, and have a receiver appointed for the purpose of winding up and settling the affairs of such bank, banking institution or banker, according to law; and the Corporation Commission is hereby empowered, in its own name, to institute and maintain civil actions for the appointment of receivers in such cases, and for such other relief as may be necessary or proper to protect the creditors of such bank. The commissioners in their judgment may grant such bank, corporation or individual sixty days in which to correct any errors or irregularities, and make good any deficiencies or losses shown in any reports or otherwise. 1903, c. 275, s. 30.

250a. RECEIVER UNDER CONTROL OF COMMISSION. When a receiver has been appointed for a failing bank or banking institution or corporation doing a banking business, the said receiver shall be under the control of the Corporation Commission and shall obey its orders in so far as they do not conflict with the orders or decrees of the court made in the case. 1907, c. 829, s. 13.

251. MAY MAKE ARRESTS, WHEN. When it shall appear to any bank examiner, by examination or otherwise, that any officer, agent, employee, director, stockholder or owner of a bank or banking institution has been guilty of a violation of the criminal laws of the State relating to banks and banking institutions, it shall be his duty to hold and detain such person until a warrant can be procured for his arrest; and for such purpose such examiner shall have and possess all the powers of a peace officer of such county, and may arrest without warrant for past offenses. Upon report of his action to the Corporation Commission, it may direct the release of the person so held, or if in its judgment such person should be prosecuted, the Commission shall cause the solicitor of the judicial district in which such detention is had to be promptly notified, and the action against such person shall be continued a reasonable time to enable such solicitor to be present at the trial.

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3324. EXAMINER MAKING FALSE REPORT. If any bank examiner shall knowingly and willfully make any false or fraudulent report of the condition of any bank which shall have been examined by him, with the intent to aid or

abet the officers, owners or agents of such bank in continuing to operate an insolvent bank, or if any such examiner shall keep or accept any bribe or gratuity, given for the purpose of inducing him not to file any report of an examination of any bank made by him, or shall neglect to make an examination of any bank by reason of having received or accepted any bribe or gratuity, he shall be guilty of a felony, and on conviction thereof shall be imprisoned in the State's prison for not less than four months nor more than ten years. 1903, c. 275, s. 24.

3325. OFFICERS AND AGENTS, MALFEASANCE OF. If any president, director, cashier, teller, clerk or agent of any bank or other corporation shall embezzle, abstract or willfully misapply any of the moneys, funds or credits of the bank, or shall, without authority from the directors, issue or put forth any certificate of deposit, draw any order or bill of exchange, make any acceptance, assign any note, bond, draft, bill of exchange, mortgage, judgment or decree, or make any false entry in any book, report or statement of the bank with the intent in either case to injure or defraud or to deceive any officer of the bank, or if any person shall aid and abet in the doing of any of these things, he shall be guilty of a felony, and upon conviction shall be imprisoned in the State's Prison for not less than four months nor more than fifteen years, and likewise fined, at the discretion of the court. 1903, c. 275, s. 15.

3326. STATEMENTS, MAKING FALSE. If any person shall willfully and knowingly subscribe to, or make, or cause to be made, any false statement or false entry in the books of any bank, corporation, partnership, firm or individual transacting a banking business, or shall knowingly subscribe to or exhibit false papers, with the intent to deceive any person authorized to examine into the affairs of said bank, corporation, partnership, firm or individual, or shall willfully and knowingly make, state or publish any false statement of the amount of the assets or liabilities of any such corporation, partnership, firm or individual, he shall be guilty of a felony, and upon conviction thereof shall be imprisoned in the State's Prison not less than four months nor more than ten years. 1903, c. 275, s. 27.

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#### AN ACT FIXING THE LIABILITY OF A BANK TO ITS DEPOSITORS FOR PAYMENT OF FORGED OR RAISED CHECKS

*The General Assembly of North Carolina do enact:*

SECTION 1. That no bank, banking institution or trust company doing business in this State shall be liable to a depositor for the payment by it of a forged or raised check or order to pay money, unless within six months after the return to the depositor of the voucher of such payment said depositor shall notify the bank that the check so paid is forged or raised.

SEC. 2. That all laws and clauses of laws in conflict with the provisions of this act are hereby repealed.

SEC. 3. That this act shall be in force from and after its ratification. 1909, c. 105.

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#### AN ACT TO AUTHORIZE DEPOSITS STANDING IN THE NAME OF A MINOR IN ANY STATE OR NATIONAL BANK TO BE PAID DIRECTLY TO SUCH MINOR.

*The General Assembly of North Carolina do enact:*

SECTION 1. That whenever any deposit shall be made by or in the name of any person who is a minor of the age of fifteen years and upwards, in any State bank in this State, or in any National bank in this State, the same shall

be held for the exclusive right and benefit of such minor, free from the control of all persons whomsoever, and it shall be paid, together with the interest thereon, if there be any interest, to the person in whose name the deposit shall be made, and the receipt, check or acquittance of such minor to the said State bank or National bank shall be valid and sufficient relief and discharge for such deposit or any part thereof to the corporation, State bank or National bank in which said deposit was made: *Provided*, that this act shall not apply to deposits prior to the passage of this act. 1907, c. 750.

#### AN ACT TO VALIDATE CERTAIN PROBATES OF DEEDS

*The General Assembly of North Carolina do enact:*

SECTION 1. That in all cases when acknowledgment of proof of any conveyance has been taken before a clerk of the Superior Court, justice of the peace, or notary public, who was at the time a stockholder or officer in any corporation, bank or other institution which was a party to such instrument, the certificates of such clerk of the Superior Court, justice of the peace or notary public shall be held valid, and are so declared.

SEC. 2. That section one thousand and fifteen of The Revisal be amended by striking out the word "five" in line four and inserting the word "seven."

SEC. 3. That no notary public shall have power or authority to take the proof and acknowledgment of deeds or other papers required by law to be registered in the office of the register of deeds of a county, or take the private examination of a *feme covert* to any such paper in which he is interested as attorney, counsel or otherwise, nor to administer an oath to any person to any affidavit or other paper in matters in which he is interested as attorney, counsel or otherwise.

SEC. 4. That this act shall not affect pending actions. 1907, c. 1003.

#### AN ACT TO AMEND SECTION 2234 OF THE REVISAL

*The General Assembly of North Carolina do enact:*

SECTION 1. Every negotiable instrument is payable at the time fixed therein without grace (except as allowed by the succeeding section). When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day. There shall be no difference between Saturday and any other secular or business day, as far as negotiable instruments are concerned.

SEC. 2. This act shall be in force from and after July first, one thousand nine hundred and seven. 1907, c. 897; 1909, c. 800.

#### AN ACT TO PROVIDE FOR THE BETTER ENFORCEMENT OF THE LIABILITY OF STOCKHOLDERS IN STATE BANKS

*The General Assembly of North Carolina do enact:*

SECTION 1. That whenever any banking corporation chartered by the State shall become insolvent, and it shall appear to the court having jurisdiction of the cause that such assets of such bank are insufficient to discharge its obligations, and that it will be necessary to assess the shares of stock issued by such bank as provided by law, an accounting may be had in the original action and

the shareholders made parties defendant thereto; and when upon the facts found it shall be adjudged that such deficiency exists and the amount thereof determined, the court shall assess the stock of such corporation equally and ratably, and not in excess of the limitation provided by statute, and adjudge the holders thereof indebted to the receiver of such corporation in proportion to the amount of stock therein credited to them upon the books of such bank within thirty days next preceding its suspension, and the certificates and shares of stock shall thereafter be evidence as against all shareholders of an indebtedness due such receiver equivalent to the assessment thereon, and such judgment shall establish the amount of the deficiency, the necessity of the assessment, the names of the shareholders, and their several liabilities as such.

SEC. 2. That the receiver of such bank shall be empowered to demand, sue for, and collect by lawful process all indebtedness due from shareholders of such bank, whether such shareholders, or any of them, reside within or without the State, and wherever they or any of them or their legal representatives may be served with process, or wherever any property belonging to them, or any of them, or the estate of any of them, may be subject to attachment, garnishment, or other lawful process, and all indebtedness due from such shareholders, or any of them, their representatives or estate, shall be payable to the said receiver as corporate assets, and the title thereto shall be vested in such receiver, to be by him applied for the equal benefit of all persons entitled to share in the distribution of the fund and disbursed ratably under the orders of the court.

SEC. 3. That the creditors of such insolvent State bank, and any of them, may be proper parties plaintiff to any action instituted by the receiver thereof against its shareholders, but they shall not be deemed necessary parties thereto.

SEC. 4. That when any State bank shall make a voluntary assignment of its assets to trustees, such fact shall be *prima facie* evidence of insolvency, and sufficient to authorize the appointment of a receiver.

SEC. 5. That no transfer of the shares of stock in any insolvent State bank made within thirty days of its suspension shall operate to release or discharge the assignor thereof, but shall be *prima facie* evidence that such shareholder assigned the same with the knowledge of the insolvency of such bank and with an intent to avoid liability thereon.

SEC. 6. That the receiver of any insolvent State bank shall have the right, after an assessment upon the shares of stock therein, to institute civil actions against all or any of the shareholders therein within ten years next after such assessment, to reduce the liability thereon to final judgment.

SEC. 7. That this act shall be effectual in all actions heretofore instituted by receivers of State banks, and shall be in full force and effect from and after its ratification. 1911, c. 25.

#### AN ACT TO PROVIDE FOR THE AUDITING OF BOOKS OF CORPORATIONS

*The General Assembly of North Carolina do enact:*

SECTION 1. That upon request of twenty-five per cent of the stockholders of any private corporation organized under the laws of North Carolina, doing business in said State, it shall be the duty of the officers of said corporation to have all the books of said corporation audited by some competent accountant, to the end that the financial status of said corporation may be ascertained.

SEC. 2. That all laws and clauses of laws in conflict with this act are hereby repealed.

SEC. 3. That this act shall be in force from and after its ratification. 1911, c. 174.

**AN ACT TO PROHIBIT FOREIGN CORPORATIONS FROM DOING A  
FIDUCIARY BUSINESS IN THIS STATE AND LIMITING THE USE  
OF THE WORD "TRUST."**

*The General Assembly of North Carolina do enact:*

SECTION 1. No corporation organized under the laws of any State other than North Carolina or organized under the laws of any foreign country shall be eligible or entitled to qualify in this State as executor, administrator, guardian or trustee under the will of any person domiciled in this State at the time of his death.

SEC. 2. That no corporation shall be hereafter chartered under the laws of North Carolina with the word "trust" as a part of its name, except corporations reporting to and under the supervision of the Corporation Commission; nor shall any corporate name be so amended as to include the word "trust" unless the corporation be under such supervision.

SEC. 3. No person, firm, association or corporation domiciled within the State of North Carolina, except only corporations reporting to and under the supervision of the Corporation Commission of this State, shall therein advertise and put forth any sign as a trust company or in any way solicit or receive deposits or transact business as a trust company, or use the word "trust" as a part of his or its name or title: *Provided*, that this act shall not be held to prevent any individual, as such, from acting in any trust capacity as heretofore.

Any violation of any provision of this section shall constitute a misdemeanor and on conviction thereof the offender shall be fined in a sum not exceeding five hundred dollars for each offense. 1915, c. 196.

**AN ACT TO PREVENT THE PERPETRATION OF FRAUD BY GIVING  
WORTHLESS CHECKS, DRAFTS AND ORDERS**

*The General Assembly of North Carolina do enact:*

SECTION 1. That every person who, with intent to cheat and defraud another, shall obtain money, credit, goods, wares, or anything of value by means of a check, draft or order of any kind upon any bank, person, firm or corporation, not indebted to drawer, or where he has not provided for the payment or acceptance, and the same be not paid upon presentation, shall be guilty of a misdemeanor, and upon conviction shall be fined or imprisoned, or both, at the discretion of the court; the giving of the aforesaid worthless check, draft or order shall be *prima facie* evidence of intent to cheat and defraud. 1707, c. 975; 1909, c. 647.

**AN ACT AUTHORIZING PAYMENT OF DEPOSITS IN TRUST**

*The General Assembly of North Carolina do enact:*

SECTION 1. That whenever any deposits shall be made in any bank, banking institution or trust company doing business in this State by any person in trust for any person who is a minor of the age of fifteen years and upward, and no other or further notice of the existence and terms of a legal and valid trust shall have been given to the bank, in the event of the death of the trustee, the same or any part thereof, together with the dividends or interest thereon, may be paid to the person for whom said deposit was made: *Provided*, the amount of said deposit is not in excess of fifty dollars (\$50).

SEC. 2. That this act shall be in force from and after its ratification. 1909, c. 459.









